SERFF Tracking Number: ARKS-125707507 State: Arkansas
Filing Company: 12188 - Alfa Vision Insurance Corporation State Tracking Number: #94468 \$100

Company Tracking Number: AVIC AR 081

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: n/a
Project Name/Number: /

## Filing at a Glance

Company: 12188 - Alfa Vision Insurance Corporation

Product Name: n/a SERFF Tr Num: ARKS-125707507 State: Arkansas

TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: #94468 \$100 Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: AVIC AR 081 State Status: Fees verified and

(PPA) received

Filing Type: Rate/Rule Co Status: Reviewer(s): Alexa Grissom, Betty

Montesi

Author: Disposition Date: 06/26/2008

Date Submitted: 06/23/2008 Disposition Status: Filed

Effective Date Requested (New): Effective Date (New): 07/14/2008

Effective Date Requested (Renewal): Effective Date (Renewal):

08/16/2008

State Filing Description:

### **General Information**

Project Name: Status of Filing in Domicile:
Project Number: Domicile Status Comments:

Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:

Filing Status Changed: 06/26/2008

State Status Changed: 06/24/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

# **Company and Contact**

**Filing Contact Information** 

NA NA, NA@NA.com

NA (123) 555-4567 [Phone]

SERFF Tracking Number: ARKS-125707507 State: Arkansas #94468 \$100

Filing Company: 12188 - Alfa Vision Insurance Corporation State Tracking Number:

Company Tracking Number: AVIC AR 081

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: n/a Project Name/Number:

NA, AR 00000

**Filing Company Information** 

12188 - Alfa Vision Insurance Corporation CoCode: 12188 State of Domicile: Arkansas

No Address Group Code: Company Type: City, AR 99999 State ID Number: Group Name:

(999) 999-9999 ext. [Phone] FEIN Number: 99-999999

SERFF Tracking Number: ARKS-125707507 State: Arkansas

Filing Company: 12188 - Alfa Vision Insurance Corporation State Tracking Number: #94468 \$100

Company Tracking Number: AVIC AR 081

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: n/a
Project Name/Number: /

## **Filing Fees**

Fee Required? No Retaliatory? No

Fee Explanation:

Per Company: No

SERFF Tracking Number: ARKS-125707507 State: Arkansas
Filing Company: 12188 - Alfa Vision Insurance Corporation State Tracking Number: #94468 \$100

Company Tracking Number: AVIC AR 081

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: n/a
Project Name/Number: /

# **Correspondence Summary**

### **Dispositions**

Status Created By Created On Date Submitted

Filed Alexa Grissom 06/26/2008 06/26/2008

**Objection Letters and Response Letters** 

Objection Letters Response Letters

Status Created By Created On Date Submitted Responded By Created On Date Submitted

Pending Alexa Grissom 06/26/2008

Industry Response SERFF Tracking Number: ARKS-125707507 State: Arkansas

Filing Company: 12188 - Alfa Vision Insurance Corporation

State Tracking Number:

#94468 \$100

Company Tracking Number: AVIC AR 081

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: n/a
Project Name/Number: /

# **Disposition**

Disposition Date: 06/26/2008

Effective Date (New): 07/14/2008

Effective Date (Renewal): 08/16/2008

Status: Filed Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125707507 State: Arkansas

Filing Company: 12188 - Alfa Vision Insurance Corporation State Tracking Number: #94468 \$100

Company Tracking Number: AVIC AR 081

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: n/a
Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	No
Supporting Document	APCS-Auto Premium Comparison Survey	/ Filed	No
Supporting Document	NAIC loss cost data entry document	Filed	No
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	No
Supporting Document	Uniform Transmittal Document-Property & Casualty	&Filed	No
Supporting Document	ARKS-125707507		No

SERFF Tracking Number: ARKS-125707507 State: Arkansas
Filing Company: 12188 - Alfa Vision Insurance Corporation State Tracking Number: #94468 \$100

Company Tracking Number: AVIC AR 081

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Project Name: n/a
Project Name/Number: /

### **Objection Letter**

Objection Letter Status Pending Industry Response

Objection Letter Date 06/26/2008

Submitted Date

Respond By Date

Dear NA NA,

This will acknowledge receipt of the captioned filing. Please clarify the returned check rule, B 05.

Please feel free to contact me if you have questions.

Sincerely,

SERFF Tracking Number: ARKS-125707507 State: Arkansas

Filing Company: 12188 - Alfa Vision Insurance Corporation State Tracking Number: #94468 \$100

Company Tracking Number: AVIC AR 081

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: n/a
Project Name/Number: /

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125707507 State: Arkansas

Filing Company: 12188 - Alfa Vision Insurance Corporation State Tracking Number: #94468 \$100

Company Tracking Number: AVIC AR 081

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: n/a
Project Name/Number: /

# **Supporting Document Schedules**

**Review Status:** 

**Satisfied -Name:** ARKS-125707507 06/27/2008

Comments:

Attachments:

ARKS-125707507.pdf

ARKS-125707507-a.pdf

ARKS-125707507-b.pdf

ARKS-125707507-c.pdf

ARKS-125707507-d.pdf

ARKS-125707507-e.pdf

ARKS-125707507-f.pdf

ARKS-125707507-g.pdf

ARKS-125707507-h.pdf

ARKS-125707507-i.pdf

ARKS-125707507-j.pdf

ARKS-125707507-k.pdf

ARKS-125707507-I.pdf

### THE VISION INSURANCE GROUP, LLC

Representing Alfa Insurance Companies

June 20, 2008

100.001 4 94468

Ms. Alexa Grissom Property and Casualty Division Arkansas Insurance Department 1200 West Third Street Little Rock, AR 72201-1904

Re:

Private Passenger Auto Rate and Rule Filing Alfa Vision Insurance Corporation (NAIC #12188)

Effective: July 14, 2008 New Business

August 16, 2008 Renewals

JUN 23 2008

PROPERTY AND CASUALTY ARKANSAS INSURANCE DEPT.

Dear Ms. Grissom:

Please accept the following Rate and Rule filing for the Private Passenger automobile program for Alfa Vision Insurance Corporation (AVIC). We are designating this filing as file and use with proposed effective dates of July 14, 2008 for New Business and August 16, 2008 for Renewals.

The total overall indication is -7.5% with a selected of -6.0%, consisting of a 4.1% decrease on liability and 11.4% decrease on physical damage. Most coverages track very closely to the indicated need.

Enclosed are the required filing forms, the filing fee of \$100.00, a duplicate copy of this cover letter to be stamped and returned upon your approval, and a postage-paid envelope for that purpose.

We believe these rates to be adequate, not excessive, nor unfairly discriminatory. We attest that they are in compliance with the applicable laws of Arkansas.

If you have any questions or require additional information, please contact me (877/884-7466, ext. 2509). Thank you for your time and attention to this filing.

Sincerely,

Steve Grizzle

Mr. Steven L. Grizzle Senior Product Manager Vision Insurance Group 210 Westwood Place Brentwood, TN 37027

RECEIVED

1 JUN 23 2008

PROPERTY AND CASUALTY DIVISION RKANSAS INSURANCE DEPARTME!

### **Alexa Grissom**

From:

SGrizzle@vision-ins.com

Sent:

Thursday, June 26, 2008 11:43 AM

To:

Alexa Grissom

Subject:

Re: Alfa Vision Rate/Rule Filing

Attachments: Rule Number B05 revised (6-26-08).doc

Dear Ms. Grissom,

You are correct. Our intent is only to go back to the TERM inception for an NSF check. I have revised the rule and attached. Thanks for your assistance.

Steve Grizzle Senior Product Manager Vision Insurance Group 615-312-2509 sgrizzle@vision-ins.com

Alexa.Grissom@arkansas.gov

To sgrizzle@vision-ins.com

CC

06/26/2008 11:23 AM

Subject Alfa Vision Rate/Rule Filing

Dear Mr. Grizzle

Please clarify Rule B 05 concerning returned checks. It appears from the wording of the rule, that a policy could be voided back to inception when a check is returned after a renewal. Is this the intent?

Sincerely

Alexa B. Grissom Certified Analyst Property & Casualty (501) 371-2803



# Property & Casualty Transmittal Document (Revised 1/1/05)

1.	Reserved for Insurance Dept. I	Jse Only			2. lı	nsura	nce Depart	ment Use only	
	•	·			a. Da	ate the	e filing is re	ceived:	
					b. Aı	nalyst:			
					c. Di	sposit	ion:		
								of the filing:	$\dashv$
							e date of fili		
							ling #:		
					*** **				
-					g. Sł	EKFF	Filing #:		
3.	Group Name							Group NAIC #	
	Alfa Insurance	· ·				***		0005	
4.	Company Name(s)				Don	nicile	NAIC#	FEIN#	$\neg$
	Alfa Vision Insurance				Alab	ama	12188	20-1319603	
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								UN 2.3 2008	à
							1 1	VI 20.0 FOUU	_
5.	5. Company Tracking Number			AVIC AR	081			AND CASUALTY DIVISION	
Con	tact Info of Filer(s) or Corporate	Officer(s)	[inc	lude toll-free	numb	er]	RKANSAS	INSURANCE DEPARTME	
6.	Name and address	Title		Telephon		Ī	FAX#	e-mail	
	Steve Grizzle	Senior		615-312-25			-312-2559	sgrizzle@vision-ins.com	
	210 Westwood Place	Product	•	877-884-74 ext. 2509	466				
	Brentwood, TN 37027	Manager		CX1. 2000				,	
			٠						
						,			
7.	Signature of authorized filer			\$	4	./_			
8.	Please print name of authorize	ed filer		Steve Griz	zle	112			
	ng information (see General I		for			oso fic	olde)		
9.	Type of Insurance (TOI)	i i dollorio		.0 Personal		CSC III	51US)		
10.	Sub-Type of Insurance (Sul	o-TOI)		0.001 Privat		senae	r Auto		
11.	State Specific Product code	(s)(if						* ***	
40	applicable)[See State Specific Rec								
12.	Company Program Title (Mar	keting title)		<del></del>					
13.	Filing Type			Rate/Loss Forms [ ]					
			[ ]   [ ]				give descr		
14.	Effective Data(s) Paguastad		L J					· , ,	
15.	Effective Date(s) Requested Reference Filing?	·	ו או	ew: 7/14/08 Yes [ ]			Ke	newal: 8/16/08	
16.	Reference Organization (if a	nnlicable)		res []	No				
17.	Reference Organization # &								
18.	Company's Date of Filing	11116		•					-
19.	Status of filing in domicile		[ ¥	] Not Filed	[ ] P	endin	α [ ] Δuth/	orized [ ] Disapprove	<u>.</u>
	D-1 pg 1 of 2		^	1 NOCT BEG		CHAIN	a I I vous	Jized [ ] Disappiove	<u>.</u>

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# Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	AVIC AD 091
	Time timing transmittant is part of Company Tracking #	AVICARUSI

	<del></del>	
21.	Filing Description	[This area should be similar to the body of a cover letter and is free-form text]

22. Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #:

Amount: \$100.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

<sup>\*\*\*</sup>Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)
PC TD-1 pg 2 of 2

### RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing.)

1.	This filing transmitta	al is part of	<b>Company Trac</b>	king #	AVIC AR 081				
2.	This filing correspor (Company tracking nu		•	able)					
	Rate Increase		Rate Dec	rease		Rate Neutral (0%)			
3.	Overall percentage r	ate impact	for this filing		-6.0%				
4.	Effect of Rate Filing	– Written p	\$947,598 decrease based on 2007 written						
4.	this program				premium.				
5.	Effect of Rate Filing				42,123				
6.	Filing Method (Prior etc.)	Approval, I	File & Use, Flex	c Band,	File and Use				
7.			Rate Chan						
(	Company Name		ge Change for		policyholders	Written premium			
			program		this program	for this program			
Alfa \	√ision Insurance	-6.0%		42,123		\$15,793,313 (2007)			
8.	Overall percentage of	of last rate	revision		3.2%				
9.	Effective Date of last	t rate revisi	on		6/27/07				
10.	Filing Method of Las (Prior Approval, File		ex Band, etc.)		File and Use				
11.	Exhibit Name/Descri /Synopsis	ption	Rule # or Pag		placement withdrawn?	Previous state filing number, if required by state			
01	Rule Pages	!		[ ]	] Replacement Withdrawn Neither				
02	Rate Pages			[ ]	] Replacement Withdrawn Neither				
03	Indications			[]	Replacement Withdrawn ] Neither				
04	Calculation of Overall	Net Effect		[ ] <b>X</b> ]	Replacement Withdrawn ] Neither				
05				[ ]	Replacement Withdrawn Neither				

To be complete, a rate/rule filing must include the following:

- 1. A completed Rate/Rule Filing Transmittal document (PC RRFS-1) (Do not refer to the body of the filing for the component/exhibit listing.) and,
- 2. A completed Property & Casualty Transmittal Document (PC TD-1) and,
- 3. One copy of all rate/rule components/exhibits submitted with the filing, and
- 4. The appropriate state review requirements, if required, and
- 5. The appropriate filing fees, if required, and
- 6. A postage-paid, self-addressed envelope large enough to accommodate the return
- 7. You should refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

PC RRFS-1 w:\mar03\cmte\ex\wg\isbs\fsumsg\Web Docs\PC Transmittal 11-25-02.doc

### ARKANSAS INSURANCE DEPARTMENT

FORM A-1 Rev. 4/98

### PRIVATE PASSENGER AUTOMOBILE ABSTRACT

<u>Instructions:</u> All questions must be answered. If the answer is "none" or "Not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submission that do not alter the information contained herein need not include this form.

NAIC	C No	12188	Group No.	
1.	Are th	nere any areas in the State of Arkansas in	which your company will not write	e automobile insurance
2.	Do yo Over	ou furnish a market for young drivers? Yeage 65 drivers? Yes	S	
3.	Do yo	ou require collateral business to support a	youthful driver risk? No	
4.	Do yo	ou insure driver with an international or fo	reign driver's license? Yes	·
5.	Speci	fy the percentage you allow in credit or di	scounts for the following:	
	a. b. c.	Driver Over 55 Good Student Discount Multi-car Discount		5% 5% 25%
	d.	Accident Free Discount* *Please Specify Qualification for Disc	ount	0%
	e.	Anti-theft Discount		0%
	f.	Other (specify) Transfer		10-20%
		Renewal Paid in Full		10% 10%
6.		ou have an installment payment plan for a what is the fee for installment payments?		
		pany utilize a tiered rating plan? Nontry volume for each program.	If so, list the programs and	percentage difference
Alfa `	Vision Ins	surance	\$11,259,365 Inforce Premiu	um
NFORM	MATION :	PROVIDED IS CORRECT TO THE BES	T OF MY KNOWLEDGE AND I	BELJEF.
			Signature School Product Title 615-312-250	Manager
	-		615-312-250	09
	- ()	(00)	Telephone Numbe	r

,

### Alfa Vision Insurance Corp - Private Passenger Auto Rules

Rule Number: Rule Description:	G 00 Table o	f Private	Passenger Auto Rules
Rule Class Description	Rule Numbe	r	
General Information	G G G G	01 02 03 04 05	Commissions SR-22 Filings Non Owner Policy Named Driver Exclusion Brokering or Sub-brokering
Procedures	P P P P	01 02 03 04 05 06	Binding Authority New Business Procedures Uprate Procedures Cancellation Procedures Endorsement Procedures Material Misrepresentation
Coverages	00000000000	01 02 03 04 05 06 07 08 09 10	Liability Bodily Injury/Property Damage (BI/PD) Uninsured Motorists Bodily Injury (UM BI) Underinsured Motorists Bodily Injury (UIM) Uninsured Motorists Property Damage (UM PD) Personal Injury Protection (PIP) Comprehensive Collision Rental Reimbursement Towing & Labor Additional Equipment Accidental Death
Underwriting Rules	UR UR UR UR UR UR UR UR UR UR UR	01 02 03 04 05 06 07 08 09 10 11 12	General Prior Approval Policy Terms Vehicles Insured VIN (Vehicle ID Number) Physical Damage Inspection Listed Operators Driver's Licenses Out-of-State Risks Military Risks Students Business Use Discount Documentation
Unacceptable Risks	UAR UAR UAR UAR UAR	01 02 03 04 05	Unacceptable Policies Unacceptable Drivers Unacceptable Vehicles Unacceptable Business Use Unacceptable for Physical Damage

## Alfa Vision Insurance Corp - Private Passenger Auto Rules

Rule Number: Rule Description:	G 00 Table o	of Private	e Passenger Auto Rules (continued)
Rule Class Description	Rule Numbe	er	
Rating Information	RI RI RI RI RI RI RI RI RI RI RI RI RI R	01 02 03 04 05 06 07 08 09	Territory Model Year Symbols Driver Assignment Driver Classification Driving Record Point Charges Discounts Surcharges Ineligible Risk Surcharge
Billing, Renewals, & Fees	B B B B B	01 02 03 04 05 06 07	Installment Billing Plans Renewal Offers Return Premiums Reinstatements/Rewrites Returned Checks Fees Third Party Checks
Electronic Transactions	ET ET ET	01 02 03	New Business Upload File Maintenance Requirements Audit Requirements

G 01

Rule Description:

Commissions

Ultra: Commission is 15%, new and 12.5% for renewal.

G 02

Rule Description:

SR-22 Filings

- You have the authority to issue SR-22s in your office.
- There is a \$15 fee for each filing. No additional points are charged for filings.
- The name on the filing must appear exactly as it reads on the driver's license.
- Liability limits must meet the statutory limits for the state.
- We will file SR-22s in Arkansas only.
- Drivers with a SR-22 may not have an Unverifiable Driving Record.

				•	

G 03

Rule Description:

**Non Owner Policy** 

- Under this option the named driver has Bodily Injury and Property Damage Liability protection for the use of non-owned vehicles only. UM/UIM BI and PIP coverages may be purchased upon request. Physical Damage coverages and/or business or artisan usage are not available on named operator policies.
- Only one driver may be insured on a named operator policy. There is no coverage for a spouse, family member, household member, or any other person; nor is there coverage for any auto owned by the insured, a spouse, a family member, or a household member. In order to receive the marital status rate, complete spousal information is required (name, date of birth, and driver's license/social security number) List in Additional Information Section on application.
- If the insured's exposure situation changes and a vehicle is purchased and submitted via an endorsement change to the policy, the Named Operator policy will be changed to a Personal Auto policy. At this time, any other household members will be verified.

G 04

Rule Description:

**Named Driver Exclusion** 

- 1. Endorsements excluding coverage while a named individual or several individuals are operating an insured motor vehicle are permitted.
- 2. NEW BUSINESS: The named insured must sign the application excluding the specifically named operator(s) from coverage and complete and sign and date the Driver(s) Exclusion Form 00 PA US EX. This exclusion will apply to the current policy term and all renewals and may only be superceded by an endorsement request to add the excluded person(s) to the policy as a driver.
- 3. **IN-FORCE POLICIES**: To exclude specific individuals during the policy term, submit the current edition of Form 00 PA US EX, properly completed, showing the effective date of the change and observing proper binding rules. An amended declaration page will be issued. The endorsement will only be superceded by a request to add the excluded person(s) to the policy as a driver.
- 4. Two policies in one household are not acceptable.

G 05

Rule Description:

**Brokering or Sub-brokering** 

You may not broker or sub-broker business from other producers. Do not give ID cards or underwriting materials to other producers, and do not accept application from them for risks that they have underwritten or will service outside of your office.

P 01

Rule Description:

**Binding Authority** 

 Binding authority for physical damage coverage is suspended during a tornado, hurricane, flood, hail or winter storm watch or warning. During the watch or warning, an agent may not bind any new risk for physical damage, lower the deductible, or add physical damage to any existing liability policy. For 48 hours after the watch or warning is lifted, the agent must personally inspect every proposed risk to ensure that no loss has taken place. The agent should note on the application that the inspection was made.

P 02

Rule Description:

**New Business Procedures** 

Applications must be completed fully and legibly, including all signatures, binding time and date. Both the named insured and the producer must sign the application. The application is part of the policy contract and must be complete. By signing, the insured is agreeing that the information contained in the application is accurate. A policy will be issued promptly based on the application submitted and the surcharges determined from the application and MVR. If additional surcharges are disclosed by the MVR, information concerning the surcharges will be sent to the producer. Upon underwriting approval of the risk, we will issue the policy and mail the dec page and policy jacket from the home office. Car dealership business is acceptable only when personally produced by a licensed producer who is a principal or employee of the agency. Unlicensed dealership personnel may not produce business (this includes quoting, representing coverages, filling out an application, or collecting money).

P 03

Rule Description:

**Uprate Procedures** 

If we adjust (uprate) the premium at the time of original application premiums result from endorsements, we will send an uprate notice to reasons for the uprate. Any additional amounts due will be bille Cancellation is based on equity, and the policy will cancel sooner than amounts are not paid promptly. A cancellation notice will be sent no date on which the equity will be exhausted.

		*	

P 04

**Rule Description:** 

**Cancellation Procedures** 

 Cancellation requests must be signed by the named insured. Cancellations may be requested by returning the original policy to Alfa Vision or by submitting a written request. No flat cancellations are allowed without Alfa Vision's approval. All policies are subject to short-rate cancellation if the policy is refused by the insured or the insured requests cancellation. In all other cases, the policy will be canceled pro rata. We are required to give advance notice to the lienholder unless the lienholder also signs the cancellation request.

After the first sixty (60) days of the policy period, Alfa Vision may cancel the policy with twenty (20) day written notice provided that the cancellation is for one or more of the following reasons:

Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy:

The named insured or any driver of the insured vehicle convicted of:

- 1) Driving while intoxicated;
- 2) Homicide or assault arising out of use of a motor vehicle;
- 3) Three (3) separate convictions of speeding or reckless driving, or combination of two (2) during the policy period, including (3) months prior to the effective date of the policy;

Non-Payment of premium (due written notice will be mailed or delivered as required by Arkansas statute)

In the event the policy has three (3) losses, where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a 12 month term will be non-renewed giving at least thirty (30) day advance notice. Claims arising from natural causes will not be considered when evaluating loss history.

P 05

Rule Description:

**Endorsement Procedures** 

Address changes may be phoned in. All other endorsements must be mailed or faxed. An endorsement that reduces coverage or deletes a vehicle without substitution requires the signature of the named insured or spouse on the Alfa Vision Endorsement and must be mailed or faxed to Vision. An endorsement to add a newly acquired auto to a policy must be mailed to Vision within 30 days of purchase. If we are notified within 30 days, coverage will begin from the date the vehicle was acquired. If we are not notified within 30 days, coverage will begin at 12:01 a.m. on the day after the postmark date. Endorsements for the following will be effective at 12:01 a.m. on the day after the postmark:

- a) Adding physical damage to a vehicle that currently carries liability only;
- b) Adding Rental Reimbursement, Towing & Labor or Additional Equipment; or
- c) Reducing a physical damage deductible.
- d) Rejection of PIP, UM and UIM

A policy may not be endorsed mid-term for changes in:

- a) Named insured (policy assignment) except to a surviving spouse;
- b) Producer of record;
- c) Driver age, experience, or points;
- d) Payment plan;
- e) Policy term;
- f) Discounts; or
- g) Commission program.

Any change that affects premium will be calculated at rates that were in effect on the term effective date. The premium will be pro-rated. We will bill for any additional premium due. If a change results in additional premium, however, a cancellation notice is likely to generate unless a portion of the increase is submitted with the change request. We recommend submitting 50% of the premium difference at the time of the endorsement. Return premium of \$10.00 or less will not be refunded unless requested in writing by the insured.

P 06

Rule Description:

**Material Misrepresentation** 

- The insured is responsible and obligated to truthful and fully completing an application for insurance. Material misrepresentation on the application may effect the insureds eligibility to receive the benefits of the insurance contract.
- If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations
- Alfa Vision has the right to not pay a claim on a policy if information presented on the application is
  false and misleading and this information results in a premium charge or in the Company accepting
  an otherwise unacceptable risk.
- Among the information most often misrepresented
  - Drivers (list or exclude all persons age 14 and older in the household)
  - Driving Record
  - Vehicle Type and Use
  - Garaging Address
  - State of Residency(must live in Arkansas at least 10 months of the year)



C 01

Rule Description:

Liability Bodily Injury/Property Damage (BI/PD)

- Limits must be the same on each vehicle of a multi-car risk. Available limits 25/50/25, 50/100/25, 50/100/50 and 100/300/50. You may bind coverage on any acceptable risk for limits up to 50/100/50.
- 100/300/50 Underwriting Rules:
  To be eligible for 100/300/50 limits, the risk must qualify under all of the following rules:
- 1. Drivers age 21 and older may have no more than 5 points during the prior 36-month period.
- 2. Drivers age 20 and younger must be free of at-fault accidents and violations (0 points) during the prior 36-month period.
- 3. The named insured must be 25 years of age or older.



C 02

Rule Description:

Uninsured Motorists Bodily Injury (UM BI)

UM BI must be included on all liability policies unless the named insured signs the rejection statement on the back of the application. If UM is rejected, subsequent renewal policies will not include UM unless the named insured requests the coverage in writing. UM limits must be equal to or less than the Liability BI limits. Selected limits will apply to all vehicles and drivers on the policy.



C 03

**Rule Description:** 

**Underinsured Motorists Bodily Injury (UIM BI)** 

Every policy that includes UM BI, must include UIM BI unless the named insured signs the rejection on the back of the application (UIM BI may not be purchased if UM BI is rejected). If UIM is rejected, subsequent renewal policies will not include UIM unless the named insured requests the coverage in writing. UIM limits must be equal to or less than the UM BI limits (for limits less than UM BI, the named insured must sign the rejection). Coverage and limits must be the same on each vehicle of a multi-car risk.

C 04

Rule Description:

**Uninsured Motorists Property Damage (UM PD)** 

Every policy with UM BI must include UM PD unless the named insured signs the rejection on the application.(UM PD may not be purchased if UM BI is rejected) If UM PD is rejected, subsequent renewals will not include UM PD unless the insured requests coverage in writing.

46

C 05

Rule Description:

Personal Injury Protection (PIP)

Every policy with BI/PD must include PIP unless the named insured signs the rejection on the back of the application. Coverage and limits must be the same on each vehicle of a multi-car risk.

C 06

Rule Description:

Comprehensive

Comprehensive may not be written alone. It is available only when BI/PD and Collision has been purchased. Available deductibles are \$100, \$250, \$500, \$750, and \$1000. Deductible chosen must be the same for Comprehensive and Collision.



Rule Number: Rule Description: C 07 Collision

Collision may not be written alone. It is available only when BI/PD and Comprehensive has been purchased. Available deductibles are \$100, \$250, \$500, \$750, and \$1000. Deductible chosen must be the same for Comprehensive and Collision.



C 08

Rule Description:

**Rental Reimbursement** 

Rental Reimbursement covers the cost of a rental car needed due to a loss to an insured vehicle. It is available only when physical damage coverages have been purchased. The limit is \$20 per day, up to a maximum of \$600.

C 10

Rule Description: Additional Equipment

- Custom Parts or Equipment coverage provides physical damage protection to custom parts or
  equipment, devices, accessories, enhancements, and changes, other than those that are originally
  manufacturer installed, which alter the appearance or performance of a vehicle. This includes any
  electronic equipment, antennas and other devices used exclusively to send or receive audio, visual
  or data signals or play back recorded media, other than those which are original manufacturer
  installed, that are permanently installed in a covered vehicle using bolts or brackets, including slideout brackets. Radar detectors are excluded.
- Coverage will extend to the lesser of the actual cash value, declared value or actual cost to repair.
  The insured will be required to maintain and present proof of purchase and proper installation and present it upon request.
- Vehicle may not have Custom Parts or Equipment coverage without purchasing Physical Damage coverage.
- 4. The limit of Additional Equipment coverage is \$2,500



C 11

**Rule Description:** 

**Accidental Death** 

Accidental Death Benefit covers an eligible person (as defined in the policy) in the event of death that is caused by an accident and result from the maintenance or use of a motor vehicle. Principle sum amount will be paid in the amount of \$5,000. This coverage is not permitted if Personal Injury Protection coverage is selected on the policy.

Rule Number: Rule Description: UR 01 General

All risks are subject to final underwriting approval by Alfa Vision. It is impossible to put in writing all situations that may arise and our response to each, but we have attempted to cover as many as possible in the following guidelines. Nevertheless, Alfa Vision reserves the right to decline any risk.



UR 02

Rule Description:

**Prior Approval** 

Prior approval from an underwriter is required before binding coverage on the following risks:

- 1. Drivers over age 70. A medical certification must be submitted.
- 2. Drivers who are physically or medically impaired, for example, epileptics and heart patients or drivers who require special equipment. A medical certification must be submitted.
- 3. Additional Equipment valued at more than \$2,500.

**UR 04** 

Rule Description:

**Vehicles Insured** 

All vehicles registered to the named insured must be listed as insured vehicles on the policy. The named insured may be someone other than the registered owner of the vehicle if that person has an insurable interest in the vehicle. In this case, the registered owner must be listed on the policy, but he may be excluded from coverage. All bills, cancellation notices, and other correspondence will be mailed only to the named insured, not necessarily to the registered owner of the vehicle.

**UR 05** 

**Rule Description:** 

VIN (Vehicle ID Number)

Please verify the VIN against the registration or by physically inspecting the VIN plate in the vehicle. If the VIN on the application is missing, incomplete, or incorrect, it may result in a delay in processing, incorrect rating, or cancellation for unacceptability.



**UR 06** 

Rule Description:

**Physical Damage Inspection** 

Each vehicle must be inspected if physical damage coverage is requested. Any existing damage must be noted in the Vehicle Condition section of the application. We encourage the producer to physically inspect each vehicle; however, if a physical inspection by the producer is not possible, the applicant may report the vehicle condition on the application (initials required). We reserve the right to request photos at the underwriter's discretion.

UR 07

Rule Description:

**Listed Operators** 

We must be notified of:

### Rated Drivers.

All drivers, regardless of age, relationship who operate the insured vehicle(s) on a regular basis, even if they reside outside the named insured's household – List in Drivers' Section on application.

### Underage Drivers.

All unlicensed persons age fourteen or fifteen who reside in the named insured's household – List in Additional Information Section on application.

The insured must notify Vision within fourteen days of any person who becomes a household resident or reaches the age of fourteen, after the date of the application.

Within 30 days of turning sixteen, the younger household member will be added as a driver and the policy premiums will be recalculated.

## **Excluded Drivers.**

Any driver may be excluded from the policy except those requiring an SR-22 filing. Unlicensed operators will be considered for rating, unless excluded. Drivers can not be excluded from specific vehicles on the policy. Individuals that have never been licensed or license has been permanently revoked are unacceptable risks and must be excluded – List in Named Driver Exclusion Section on application.

Coverage may be denied if an undisclosed driver is operating an insured vehicle at the time of the accident!

UR 08

Rule Description:

**Driver's Licenses** 

## **Driver's Licenses**

Every driver must have a valid driver's license or a license permit (except a driver with a suspended or revoked driver's license status seeking to regain their license through a financial responsibility filling). We will verify the information through the MVR. See "Unacceptable Drivers" and "Point Charges" Sections for more details.

## Learner's Permits.

Learner's permits, temporary licenses, or interim licenses are acceptable, but they are subject to verification that they have been converted to regular driver's licenses. If not converted, they are subject to cancellation. Any driver under the age of sixteen will be rated as a sixteen year-old risk.

## Foreign Licenses.

Foreign or international licenses are acceptable, but they will be subject to a miscellaneous surcharge.

### Revoked Licenses.

Drivers with permanently revoked licenses are unacceptable and must be excluded.

## Suspended Licenses.

Drivers with suspended licenses are unacceptable and must be excluded, unless seeking to regain their license through a financial responsibility filing. If an MVR is unobtainable, a miscellaneous surcharge will apply.

UR 09

**Rule Description:** 

**Out-of-State Risks** 

The named insured must reside in Arkansas and the vehicles must be garaged in Arkansas for at least ten (10) months of the year. If the named insured moves out of state or the vehicle is moved out of state during the policy period, we will cancel the policy effective the date of the move. If one of the drivers or vehicles on the policy moves out of state but the named insured (and his other owned vehicles) remain in the state, we will request that the out-of-state vehicle be removed from the policy and an appropriate policy be obtained in the new state for that vehicle. Alfa Vision can provide coverage in some other states, and an underwriter can provide you with the name of a resident producer in that state.

**UR 12** 

Rule Description:

**Business Use** 

We will accept limited, local artisan and small business use involving the insured's use of a vehicle to travel to and from job sites or locations where business is conducted. Examples of acceptable business use include sales reps, contractors, gardeners, landscapers, electricians, painters, plumbers, etc. The vehicle may contain toolboxes & other equipment necessary to perform the business involved, but it may not contain signage or company logos. The vehicle must be registered to an individual, not to a business, and it may not be driven by employees. A Business Use surcharge will be applied

**UR 13** 

Rule Description:

**Discount Documentation** 

When documentation is required for discounts, it must be submitted with the application. If the required documentation is submitted later, but within the first thirty (30) days of the policy period, we will honor the allowable discount back to the effective date. If not received in the first thirty (30) days then the policy will be appropriately uprated. If the documentation is received after thirty (30) days then the policy will be appropriately discounted from the date we receive the required documentation.

Rule Number: Rule Description: **UAR 01** 

**Unacceptable Policies** 

- The named insured does not reside in Arkansas, or the vehicles are not principally garaged in Arkansas.
- 2. A business, partnership, corporation, organization, or anyone other than a private individual as the named insured.
- 3. Premium financed policies (unless authorized by Company).
- 4. Applicant/First Named Insured who is a minor (under age 18). The parent or legal guardian must be the applicant and named insured who signs the application if a minor is a driver.
- 5. The policy does not include all titled/registered vehicles of the named insured.
- 6. Any policy where any insured has been convicted of insurance fraud.

**UAR 02** 

Rule Description:

**Unacceptable Drivers** 

- 1. Drivers under age 16 (except those with a valid license or permit).
- 2. Drivers resident in the state less than ten (10)months per year (including migratory risks, transients, and seasonal workers).
- 3. Drivers without a garaging address
- 4. Military risks stationed outside the state.
- 5. Students attending school in another state.
- 6. Drivers without a valid license (except those actively seeking to regain their license).
- 7. Entertainers, celebrities, athletes, or any other well-known persons.
- 8. Employees or family members of either, of The Vision Insurance Group or Alfa Vision Insurance Corporation.

**UAR 03** 

Rule Description:

**Unacceptable Vehicles** 

- 1. Vehicles garaged outside the state.
- 2. Vehicles with symbols greater than 23 (1990 or newer vehicles) or 18 (1989 or older vehicles).
- 3. Commercial, emergency, public livery, or for-hire vehicles.
- 4. Racing vehicles.
- 5 Gray market vehicles (vehicles imported to the U.S.and not meeting safety standards).
- 6 Vehicles with more or less than four (4) wheels.(Duallies with six (6)wheels with a load capacity of one ton or less are acceptable.)
- 7 Vehicles with a load capacity greater than 1 ton (2,000 pounds).
- Kit cars, custom-built cars, dune buggies, bajas, buses, limousines, motor homes, camper vans, or travel trailers.
- 9. Flatbed, stake, panel, or tow trucks.
- 10 Motorcycles, ATVs, snowmobiles, or golf carts.
- 11 Recreational vehicles, including all motor homes, and off-road vehicles (4×4s and dune buggies used off-road).
- 12. Parade or show cars, antiques, or classics.
- 13. Vehicles rented or leased to others.
- 14. Vehicles owned, rented, or leased in a company name.
- 15. Vehicles equipped for snow plowing.
- 16. Vehicles not licensed for highway use.

**UAR 04** 

Rule Description:

Unacceptable Business Use

- 1. Livery risks including, but not limited to: taxi or limousine service, school or day care transportation, church transportation, worker transportation (except car pool), hotel or motel transportation, group or retirement home resident transportation, medical patient transportation.
- 2 Retail or wholesale delivery, including but not limited to: laundry, mail, magazine, newspaper, or package delivery.
- Pizza delivery or any other type of food delivery. Drivers whose occupation involves pizza or food delivery.
- 4. Wide or oversized load escort service.
- 5. Employee use of a vehicle.
- 6. Vehicles used in auto business operations (the selling, servicing, transporting, storing, parking, or fueling of motor vehicles).
- 7. Vehicles used for towing, repossession, driver training, security work or law enforcement.
- 8. Hauling for hire (debris, junk, etc.).

Rule Number: Rule Description: **UAR 05** 

ion: Unacceptable for Physical Damage

- 1. Stated-value policy.
- 2. Vehicles more than fifteen (15)years old on new business.(Renewals of these vehicles will be rated as 15-year-old vehicles.)
- 3. Conversion vehicles (Vans, pickups, or utility vehicles which have conversion packages of more than \$5,000).
- 4. Vehicles with custom changes including, but not limited to, mechanical or structural additions or substitutions.
- 5. Trailers of any kind.
- 6. The following excluded equipment (cannot be written even as additional equipment):
  Mobile radios, scanning monitor receivers, radar detectors, television sets, VCRs,
  VCPs, computers, antennas or accessories for preceding.
- 7. ACV exceeding \$70,000.
- 8. Aluminum, fiberglass, or composite body
- 9. Salvaged or rebuilt vehicles
- Physical Damage only policies

RI 01

Rule Description:

Territory/Zip Code

- 1. Use the ZIP code where the vehicle is principally garaged.
- 2. Rate using garaging ZIP code, not mailing ZIP code.
- 3. If mailing address and garaging address differ, Both should be listed in the appropriate section of the application
- 4. Principal place of garaging must be in Arkansas at least ten (10) months a year for at least one (1) vehicle on the policy.
- 5. If Alfa Vision is notified that the insured has moved out-of-state, the policy will be either canceled or non-renewed based on the specific time remaining in the policy period and applicable Arkansas statutes. Further, the insured will also be subject to an Ineligible Risk Surcharge (Refer to Rule RI 09 Surcharges).

Rule Number: Rule Description: RI 03 Symbols

- 1. Alfa Vision uses vehicle symbols which are automatically generated by our rating software.
- To ensure an accurate quote, please ensure that the Vehicle Model Year and Vehicle Identification Number (VIN) are correct, since symbols will be assigned based, in part, on the model year and VIN
- 3. 1980 and older models: simply type in the information requested in the rating software and the correct symbol will automatically be assigned.
- 4. Unlisted New Models: Contact the Underwriting department for correct symbol information.



RI 04

Rule Description:

**Driver Assignment** 

Drivers are assigned to vehicles for rating purposes by assigning the highest-rated driver to the highest-rated vehicle, the second-highest-rated driver to the second-highest-rated vehicle, etc. If there are more vehicles than drivers, we will rate the extra vehicles using the lowest driver classification of all drivers on the policy. No points will be charged to the extra vehicle.

RI 05

Rule Description:

**Driver Classification** 

Age is determined by birthday. However, if a driver's birthday falls within thirty (30)days of the term effective date, we will rate on the new age. To qualify as married, the insured and spouse must be legally married and reside in the same household. The spouse must be listed under "Drivers" section to qualify for the married rate. An explanation is required if he or she is not licensed. Drivers over age 70 must submit a medical certification to be eligible for coverage.

RI 06

Rule Description:

**Driving Record** 

• Points are charged for each driver for each violation, conviction, or at-fault accident occurring during the 36 months preceding the policy effective date. We charge for all violations that occurred while the operator was operating a private passenger auto, commercial auto, motorcycle, or recreational vehicle. Charges are based on the occurrence date, not the conviction date. (Violations due to drop off within 30 days of the policy effective date will be waived.) For multiple point count charges arising out of one occurrence, charge only for the item with the highest point charge. Please record all violations on the application, even if points are not charged.

- We do not charge for non-chargeable accidents, equipment violations, or non-moving violations (including vehicle registration and parking).
- Violations and accidents incurred operating either a company or a personal vehicle during hours of
  employment are chargeable. However, accidents incurred by an emergency or law enforcement
  officer while on duty are not chargeable.



RI 07

Rule Description: Point Charges

Rule Description:	Point Charges		
Type	<u>Description</u>	<u>First</u>	Each Add'l
Speeding	All speeding violations	1	1
Minor	All other moving violations not otherwise listed (incl.seat belt & child restraint violations)	1	2
Major	Felony involving a motor vehicle Homicide, assault, or manslaughter	4	5
	Racing, speed contests or exhibitions		
	Hit-and-run or failure to stop at the scene of an accident		ļ
	Fleeing or eluding the police		l
Alcohol/Reckless	Any alcohol-or drug-related violation	2	6
	Refusal of chemical test, Careless or reckless driving		
At-Fault	All accidents are considered at-fault unless proof otherwise Accident is submitted by:	2	4
	A police report; Proof of another company's payment;		
	A CLUE or UNCLE report; or		1
	A Letter from the prior company		
Misc.	No MVR	4	
v "	Unobtainable or invalid MVR		
	Suspended or revoked license		
Clean DUI	A single alcohol violation where there are no other violations or accidents of	1	
	any type and the driver is twenty-five (25) or older. If at any point the driver		
	does not qualify under these rules, it will be rated under the "Alcohol/Reckless" point type.		
	Alcoholit teckless point type.		
Foreign/International	Foreign/International License	2	
License			



Rule Number: Rule Description: RI 08 Discounts

Unless otherwise indicated, all discounts apply to BI/PD, Comprehensive and Collision.

### **Transfer**

- Proof of six months prior coverage (up to a 30-day lapse) must be submitted with the application. Does not apply if transferring between companies managed by The Vision Insurance Group.
- Acceptable proof includes the prior policy 's declarations page, a current renewal offer, a companyissued ID card, or any other document that shows both the effective date and the expiration or cancellation date. A current installment invoice which shows both dates is acceptable.
- The named insured or spouse must be listed on the prior policy. Applies to all vehicles on the
  policy.
- Transfer discount percentages will vary based on lapse period between policies.

### Renewal

The policy must have been in force with The Vision Insurance Group, for at least 6 months preceding renewal date. Does not apply if the policy has a Transfer Discount. Applies to all vehicles on the policy. The renewal discount will be applicable if the policy is renewed within fourteen (14) days of the expiration date.

## Multi-Car

The policy must insure more than one vehicle. Applies to all vehicles on the policy.

#### **Homeowner**

The named insured must own a house, condominium or mobile home. Vacation, commercial or investment property does not qualify. Renters do not qualify.

- A copy of the deed, homeowner's insurance declarations page, mortgage payment book or coupon, escrow statement, tax appraisal, or other document showing home ownership must accompany the application.
- The insured 's name and on the homeowner 's proof must be the same as the name and mailing address on our policy. Applies to all vehicles on the policy.

## Senior Operator

The driver must be 55 years of age or older and must have completed within the last three (3)years an accident-prevention course approved by the State of Arkansas.

- Proof of course completion must be submitted with the application.
- The discount does not apply if the course is attended as a penalty imposed by a court or other governmental entity.

## College Graduate

The driver must be single, under the age of 25, and had graduated college with at least a 3.0 GPA

## **Named Operator**

Applies to any Named Operator policy. Used when the insured needs coverage only for personal operation of a vehicle not owned by him/her or a family member.

### **Good Student**

The driver must be a full-time student, under age 25, with at least a B (3.0) average. A copy of the current report card must be submitted each semester to verify the discount.

## **Driver Education**

The driver must be under the age of 25 and must complete a formal driver's education course within the previous 36 months. Proof of course completion must be submitted with application

## Paid in Full

The full 6-or 12-month premium must be paid in full on or before the effective date. Applies to all vehicles on the policy. Does not apply to premium financed policies. Not subject to maximum discount.

# <u>Maximum</u>

 There is a maximum discount per coverage (see rate factors for percentage). Discounts are multiplicative not additive.

RI 09

Rule Description:

Surcharges

Unless otherwise noted, all surcharges apply to all coverages.(except Accidental Death).

#### **Business Use**

Applies to any vehicle used in business. Note that some business use is unacceptable; please refer to the "Underwriting Rules" and "Unacceptable Risks" sections for further information..

## Ineligible Risk

Applies to a policy that becomes ineligible after the first 60 days due to a policy change.



RI 10

**Rule Description:** 

Ineligible Risk Surcharge

If an endorsement to a current policy makes the risk unacceptable, we will cancel or non-renew at the first available opportunity, within the limits of the cancellation and nonrenewal laws. We will apply an Ineligible risk surcharge from the effective date of the endorsement until the cancellation or nonrenewal. The ineligible risk surcharge applies only to current policies which become unacceptable due to an endorsement. It does not apply to new business.

B 01

Rule Description:

Installment Billing Plans

At the time of application, you must collect the entire down payment due, including upfront fees. We will bill the insured approximately every 30 days for the remaining installments. If we adjust (uprate) the premium at the time of original application processing, or if additional premiums result from endorsements, we will send an uprate notice to the insured explaining the reasons for the uprate. Any additional amounts due will be billed directly to the insured. If the insured does not make the installment payments on time, the policy is subject to cancellation for nonpayment. The following billing plans are available:

Annual

MINIOU				
01	100%			
07	12.5%	10	8.75%	Same day each month
42	10%	11	8.19%	1 <sup>st</sup> payment due in 25 days; then same day each month.
46*	8.34%	11	8.34%	1 <sup>st</sup> payment due in 25 days; then same day each month.
			ļ	(Application must be uploaded or faxed same day.) *Value Tier plan

6-Month

<u>0-1010110</u>	<u></u>			
01	100%			
04	25%	4	18.75%	Same day each month
39	20%	5	16.00%	1 <sup>st</sup> payment due in 25 days; then same day each month.
37*	16.67%	5	16.67%	1 <sup>st</sup> payment due in 25 days, then same day each month.
		1		(Application must be uploaded or faxed same day.) *Value Tier plan

All pay plans are available either as Direct Bill or Electronic Funds Transfer.

B 02

Rule Description:

**Renewal Offers** 

Renewal offers will be mailed to the insured prior to the expiration date of the policy. Installment policies will be billed on a continuous monthly billing cycle or can be paid in full.

B 03

Rule Description:

**Return Premiums** 

Return premiums will be applied to any unpaid balance. Remaining return premiums will be mailed to the named insured at the address in the Declarations. Premium adjustments of less than \$10.00 will be waived unless requested in writing by the insured. Minimum earned \$25.00 plus fees.

B 04

**Rule Description:** 

Reinstatements/Rewrites

Late payments are accepted only when full payment is submitted. Be sure to include any additional
fees if applicable. In order for a policy to remain in force or be renewed, the insured must pay the
installment or renewal payment prior to the cancellation or expiration date. Late payments mailed
to Vision within thirty (30) days after the policy cancellation will be reinstated with a lapse in
coverage. There is no coverage during the lapsed period. Late payments received more than thirty
(30) days after cancellation will automatically be processed as a rewrite.

The prior balance will be paid first. The rewritten policy will lose any transfer or renewal discounts. Coverage will become effective as follows:

Payment Made

Coverage Effective

To Agent

Date and Time of Receipt

To Company,

12:01 AM of the day following postmark

When you take a late payment (after the cancellation date/time), please mark the date and time on a payment receipt and submit a copy of the receipt with the payment. You may use our Payment Receipt Form or your own agency form. If the receipt is not submitted with the payment, we will reinstate coverage effective 12:01 AM on the day after the postmark. The decision to reinstate a policy will be made solely by Vision's Underwriting department.

B 05

**Rule Description:** 

**Returned Checks** 

If the bank returns an applicant's check for a new or renewal policy, the policy will be voided from the term inception of the new or renewal policy and no coverage will exist. If the bank returns a check tendered to pay an installment or to effect reinstatement of a policy under cancellation, the reinstatement will be deemed invalid, and the policy will be canceled as of the last notice date.

Rule Number: Rule Description: B 06 Fees

All fees are fully earned at the time they are charged.

<u>Fee</u>	<u>Amt</u>	Description
SR-22	\$15	Applied to each new, renewal, or rewritten policy for each driver filing.
Policy Fee	\$30 6-month \$60 annual	Applied to each new, rewritten and renewal policy.
Reinstatement	\$5	Applied when coverage is reinstated following a cancellation or lapse for the current term policy.
NSF	\$20	Applied each time the bank returns a payment check.
Non EFT Installment	\$8	Applied to each premium payment, including downpayment, installment billing, renewal billing and payment to pay in full.
EFT Installment	\$3	Applied to each installment payment made via Electronic Funds Transfer (EFT)

ET 01

Rule Description:

**New Business Upload** 

1. All applications must be completed and uploaded via Alfa Vision's proprietary web-based portal at <a href="http://www.alfavision.com">http://www.alfavision.com</a>. To upload an application by using a comparative rater, choose the bridge option from your comparative software. This will take you to our Internet-enabled application, where you will communicate directly with our server. Upon completing the transaction, you can print the final application and associated documents, and the application will be submitted immediately to our main processing system.

When you upload an application, you must fax the following documents to us:

- MVRs for all drivers:
- Proof of any discounts
- Required Signatures

Please maintain all other documents in your producer files.

- 2. Changes to Uploaded Policies. Any changes required after the application is transmitted to our office must be submitted by fax. Do not retransmit the application to us. Retransmitting will result in multiple policies being issued for the same individual.
- 3. Voided Transactions. If an application is electronically transmitted to us and must be voided, of if an application is transmitted more than once, please notify us immediately. We will make every effort to keep any additional fees from accruing. However, some fees may accrue as soon as the application is transmitted to us. You will be responsible for any fees that accrue due to your error. We will deduct such accrued fees from your monthly statement as necessary.

ET 02

Rule Description:

File Maintenance Requirements

- Since you will no longer be forwarding applications and many of the associated documents to Vision, we will be performing occasional File Compliance Audits to make sure the required documents are properly maintained in the producer files. This ensures that your interests and ours are protected in the event of a claim or legal issue.
- When you upload an application, you must maintain the following documents in your insured's file.
   We may request these items at any time when they are needed for underwriting, claims handling, or other purposes. We will audit your files from time to time to verify that the information is available and complete.
- 1. The original, signed application;
- 2. A copy of the payment receipt;
- 3. Copies of vehicle registration for all vehicles on the policy;
- 4. Copies of driver's licenses for all drivers on the policy;
- 5. A copy of the rating service quote; and
- 6. A copy of Preinsurance Inspection Report (when required).

ET 03

Rule Description:

**Audit Requirements** 

Audits may be performed via fax or in person, on randomly selected policies. Normal audit frequency will be no more than once per quarter, unless previous audits were failed. Audits may include cancelled or non-renewed policies. Failure to comply with all upload requirements may result in loss of upload privileges.

# Section I. Summary of Rate Changes

Liability (Excl. PIP)

Coverage	**Indicated [≥.	# #Filed
Liability BI	-9.5%	-8.2%
Liability PD	-1.9%	-0.1%
Combined Liability BI/PD	-5.8%	-4.3%
Uninsured Motorist BI	-3.3%	-0.2%
Underinsured Motorist BI	-3.3%	-0.3%
Uninsured Motorist PD	-3.4%	-2.3%
Combined Uninsured Motorist	-3.3%	-1.1%
All Liability Coverages	-5.7%	-4.1%

**Physical Damage** 

Coverage 10 10 10 10 10 10 10 10 10 10 10 10 10	, Indicated,	Filed
Comprehensive	-10.4%	-9.3%
Collision	-13.9%	-12.2%
Combined Comp. & Collision	-12.9%	-11.4%
Rental-Reimbursement	-9.2%	-14.2%
Towing & Labor	-9.2%	-14.3%
Additional Equipment	-9.2%	0.0%
Combined Other Coverages	-9.2%	-13.8%
All Physical Damage Coverages	-12.9%	-11.4%

**Summary** 

- Carrina y		
Coverage / 2 4 A A A		Filed 2
All Liability (Excl. PIP)	-5.7%	-4.1%
All Physical Damage	-12.9%	-11.4%
Personal Injury Protection (PIP)	-7.0%	-8.0%
All Coverages Combined	-7.5%	-6.0%



## Exhibit I.A Indicated Rate Change

Coverage: Liability BI

		market or a State of the Land of the State o		and the second second	THE RESERVE OF THE PARTY OF THE
	121131 20 1111	4/05-3/06	4/06-3/07	<u> 4/07-3/08</u> *	Total
A.	Calendar Period Earned Premium	4.175.094	5,839,682	5,588,354	15,603,130
B.	On-Level Earned Premium (Exh. I.M)	4,139,258	6,191,642	5,932,038	16,262,938
C.	Premium Trend Factor (Exh. I.N)	1.042	1.030	1.018	10,202,930
D.	Adjusted Earned Premium (BxC)	4,313,107	6,377,391	6,038,815	16,729,313
E.	Accident Period Reported Losses *	2,094,697	3,627,956	2,623,185	8,345,838
F.	Estimated IBNR Losses (Exh. I.O)	18,733	169,412	706,231	894,376
G.	Loss Trend Factor (Exh. I.P)	0.999	0.999	0.999	
Н.	Adjusted Ultimate Losses (E+F)xG	2,111,317	3,793,571	3,326,086	9,230,974
1.	Ratio of ALAE to Losses (Exh. I.Q)	0.060	0.060	0.060	
J.	Adj. Ultimate Losses and ALAE (1+I)xH	2,237,996	4,021,185	3,525,651	9,784,832
K.	Adj. Loss and ALAE Ratio (J/D)	51.9%	63.1%	58.4%	58.5%
L.	Accident Period Weights	20.0%	40.0%	40.0%	
М.	Weighted Adjusted Loss & ALAE Ratio				59.0%
N.	Credibility (Exh. I.L)				65.0%
Ο.	Loss and ALAE Ratio Complement (Exh.	64.1%			
P.	Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				
Q.	Permissible Loss and ALAE Ratio (Exh. I.I)				
R.	Credibility Weighted Indicated Rate Chan-	ge (P/Q -1)			-9.5%

<sup>\*</sup> Losses are evaluated at 3/31/08 and are net of recoveries received.

## **Exhibit I.B Indicated Rate Change**

Coverage: Liability PD

<b>AND</b> 2					
6		4/05-3/06	4/06-3/07	<u>:4/07-3/08</u> 🚜 🔭	Total .
	Oslanda Barist Farmad Barris	0.440.000			
Α.	Calendar Period Earned Premium	3,440,288	5,043,609	5,367,579	13,851,475
B.	On-Level Earned Premium (Exh. I.M)	3,835,229	5,736,337	5,523,363	15,094,929
C.	Premium Trend Factor (Exh. I.N)	1.042	1.030	1.018	45 507 500
D.	Adjusted Earned Premium (BxC)	3,996,309	5,908,427	5,622,784	15,527,520
E.	Accident Period Reported Losses *	2,167,068	3,495,068	3,073,633	8,735,769
F.	Estimated IBNR Losses (Exh. I.O)	1,984	44,530	322,739	369,252
G.	Loss Trend Factor (Exh. I.P)	1.084	1.059	1.035	
H.	Adjusted Ultimate Losses (E+F)xG	2,351,252	3,748,434	3,515,245	9,614,931
1.	Ratio of ALAE to Losses (Exh. I.Q)	0.060	0.060	0.060	
J.	Adj. Ultimate Losses and ALAE (1+I)xH	2,492,327	3,973,340	3,726,160	10,191,827
K.	Adj. Loss and ALAE Ratio (J/D)	62.4%	67.2%	66.3%	65.6%
L.	Accident Period Weights	20.0%	40.0%	40.0%	
М.	Weighted Adjusted Loss & ALAE Ratio				65.9%
N.	Credibility (Exh. I.L)				100.0%
Ο.	Loss and ALAE Ratio Complement (Exh.	65.7%			
P.	Credibility Weighted Loss and ALAE Ratio	65.9%			
Q.	Permissible Loss and ALAE Ratio (Exh. I.	67.2%			
R.	Credibility Weighted Indicated Rate Change	ge (P/Q -1)			-1.9%

<sup>\*</sup> Losses are evaluated at 3/31/08 and are net of recoveries received.

Exhibit I.C Indicated Rate Change Coverage: Uninsured/Underinsured Motorist Bl

	PRIVATE STATE	4/05-3/06	4/06-3/07	4/07-3/08	Total
A.	Calendar Period Earned Premium	165,677	287,839	331,669	785,185
B.	On-Level Earned Premium (Exh. I.M)	164,676	288,902	335,939	789,517
C.	Premium Trend Factor (Exh. I.N)	1.000	1.000	1.000	
D.	Adjusted Earned Premium (BxC)	164,676	288,902	335,939	789,517
E.	Accident Period Reported Losses *	39,705	156,883	189,846	386,434
F.	Estimated IBNR Losses (Exh. I.O)	-	11,895	91,078	102,973
G.	Loss Trend Factor (Exh. I.P)	0.999	0.999	0.999	·
H.	Adjusted Ultimate Losses (E+F)xG	39,665	168,610	280,643	488,918
1.	Ratio of ALAE to Losses (Exh. I.Q)	0.060	0.060	0.060	
J.	Adj. Ultimate Losses and ALAE (1+I)xH	42,045	178,727	297,482	518,254
ĸ.	Adj. Loss and ALAE Ratio (J/D)	25.5%	61.9%	88.6%	65.6%
L.	Accident Period Weights	20.0%	40.0%	40.0%	
М.	Weighted Adjusted Loss & ALAE Ratio				65.3%
N.	Credibility (Exh. I.L)				13.7%
Ο.	D. Loss and ALAE Ratio Complement (Exh. I.K)				
P.	P. Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				
Q.	Q. Permissible Loss and ALAE Ratio (Exh. I.I)				
R.	Credibility Weighted Indicated Rate Change	ge (P/Q -1)			-3.3%

<sup>\*</sup> Losses are evaluated at 3/31/08 and are net of recoveries received.

# Exhibit I.D Indicated Rate Change Coverage: Uninsured Motorist PD

		4/05-3/06	4/06-3/07	4/07-3/08	Fioral -
A.	Calendar Period Earned Premium	110,819	192,501	220,116	523,436
B.	On-Level Earned Premium (Exh. I.M)	115,312	202,464	229,040	546,816
C.	Premium Trend Factor (Exh. I.N)	1.000	1.000	1.000	,
D.	Adjusted Earned Premium (BxC)	115,312	202,464	229,040	546,816
E.	Accident Period Reported Losses *	67,440	92,986	134,290	294,716
F.	Estimated IBNR Losses (Exh. I.O)	-	-	(1,018)	(1,018)
G.	Loss Trend Factor (Exh. I.P)	1.084	1.059	1.035	
H.	Adjusted Ultimate Losses (E+F)xG	73,105	98,472	137,937	309,514
1.	Ratio of ALAE to Losses (Exh. I.Q)	0.060	0.060	0.060	
j.	Adj. Ultimate Losses and ALAE (1+I)xH	77,491	104,380	146,213	328,084
K.	Adj. Loss and ALAE Ratio (J/D)	67.2%	51.6%	63.8%	60.0%
L.	Accident Period Weights	20.0%	40.0%	40.0%	
М.	Weighted Adjusted Loss & ALAE Ratio				59.6%
N.	Credibility (Exh. I.L)				22.7%
Ο.	Loss and ALAE Ratio Complement (Exh. I.K)				
P.	Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				
Q.	Permissible Loss and ALAE Ratio (Exh. I.I)				
R.	Credibility Weighted Indicated Rate Change	ge (P/Q -1)			-3.4%

<sup>\*</sup> Losses are evaluated at 3/31/08 and are net of recoveries received.

### **Exhibit I.F Indicated Rate Change**

Coverage: Comprehensive

		***			
		4/05-3/06	4/06-3/07	( <u>4/07-3/08</u>	<u>▼ Total</u>
A.	Calendar Period Earned Premium	408.842	719 002	940 795	1 076 630
М. В.	On-Level Earned Premium (Exh. I.M)	406,642 258,101	718,002 507,434	849,785 797,140	1,976,630 1,562,675
C.	Premium Trend Factor (Exh. I.N)	1.370	1.251	1.143	1,302,075
D.	Adjusted Earned Premium (BxC)	353,598	634,800	911,131	1,899,529
E.	Accident Period Reported Losses *	175,214	327,466	518.108	1,020,788
F.	Estimated IBNR Losses (Exh. I.O)	-	341	19,111	19,452
G.	Loss Trend Factor (Exh. I.P)	1.068	1.048	1.028	,
Н.	Adjusted Ultimate Losses (É+F)xG	187,128	343,541	552,261	1,082,930
lı.	Ratio of ALAE to Losses (Exh. I.Q)	0.050	0.050	0.050	
J.	Adj. Ultimate Losses and ALAE (1+I)xH	196,484	360,718	579,874	1,137,076
K.	Adj. Loss and ALAE Ratio (J/D)	55.6%	56.8%	63.6%	59.9%
L.	Accident Period Weights	20.0%	40.0%	40.0%	
М.	Weighted Adjusted Loss & ALAE Ratio				59.3%
N.	Credibility (Exh. I.L)				48.4%
О.	Loss and ALAE Ratio Complement (Exh.	59.6%			
P.	Credibility Weighted Loss and ALAE Ratio	59.4%			
Q.	Permissible Loss and ALAE Ratio (Exh. I.	66.3%			
R.	Credibility Weighted Indicated Rate Chan	ge (P/Q -1)			-10.4%



<sup>\*</sup> Losses are evaluated at 3/31/08 and are net of recoveries received.

### **Exhibit I.G Indicated Rate Change**

Coverage: Collision

T.			T. W. Jack	# % F 2	4 C
		<u>4/05-3/06</u>	*4/06-3/07 <i>*</i>	4/07-3/08	# # Total € *
,	Calendar Period Earned Premium	1.029.921	1.866,213	2 202 100	E 100 22E
A. B.	On-Level Earned Premium (Exh. I.M)	657,317	, ,	2,303,100	5,199,235
C.	Premium Trend Factor (Exh. I.N)	1.441	1,303,850 1,297	2,059,441 1.167	4,020,608
D.	Adjusted Earned Premium (BxC)	947,194	1,691,093	2,403,368	5,041,655
E.	Accident Period Reported Losses *	452 G24	800.879	1 457 165	2 711 676
F.	Estimated IBNR Losses (Exh. I.O)	453,631	197	1,457,165 479	2,711,676 676
G.	Loss Trend Factor (Exh. I.P)	1.035	1.025	1.015	676
H.	Adjusted Ultimate Losses (E+F)xG	469,509			2 770 424
l <sup></sup>	Adjusted Offinate Losses (ETF)XG	469,509	821,104	1,479,508	2,770,121
I.	Ratio of ALAE to Losses (Exh. I.Q)	0.050	0.050	0.050	
J	Adj. Ultimate Losses and ALAE (1+I)xH	492,984	862,159	1,553,483	2,908,626
K.	Adj. Loss and ALAE Ratio (J/D)	52.0%	51.0%	64.6%	57.7%
L.	Accident Period Weights	20.0%	40.0%	40.0%	
М.	Weighted Adjusted Loss & ALAE Ratio				56.6%
N.	Credibility (Exh. 1.L)				65.2%
О.	Loss and ALAE Ratio Complement (Exh. I.K)				
P.	Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				
Q.	Permissible Loss and ALAE Ratio (Exh. I.I)				
R.	Credibility Weighted Indicated Rate Char	ige (P/Q -1)			-13.9%

<sup>\*</sup> Losses are evaluated at 3/31/08 and are net of recoveries received.

Exhibit I.H Indicated Rate Change Coverage: Other Coverages (Rental, Towing, Add'l Equipment)

Funcainte		Silver and the second of the second		of the		
Į.		4/05-3/06	4/06-3/07	4/07-3/08	Total	
A.	Calendar Period Earned Premium	9.316	18,802	31.573	59,692	
B.	On-Level Earned Premium (Exh. I.M)	9,410	19,029	31.586	60,025	
C.	Premium Trend Factor (Exh. I.N)	1,000	1.000	1.000	00,020	
D.	Adjusted Earned Premium (BxC)	9,410	19,029	31,586	60,025	
E.	Accident Period Reported Losses *	3,448	7,912	9,270	20,630	
F.	Estimated IBNR Losses (Exh. I.O)	-	-	602	602	
G.	Loss Trend Factor (Exh. I.P)	1.000	1.000	1.000		
H.	Adjusted Ultimate Losses (E+F)xG	3,448	7,912	9,872	21,232	
1.	Ratio of ALAE to Losses (Exh. I.Q)	0.050	0.050	0.050		
J.	Adj. Ultimate Losses and ALAE (1+I)xH	3,620	8,308	10,366	22,294	
K.	Adj. Loss and ALAE Ratio (J/D)	38.5%	43.7%	32.8%	37.1%	
L.	Accident Period Weights	20.0%	40.0%	40.0%		
М.	Weighted Adjusted Loss & ALAE Ratio	,			38.3%	
N.	Credibility (Exh. I.L)				15.5%	
Ο.	Loss and ALAE Ratio Complement (Exh. I.K)					
P.	Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]					
Q.	Permissible Loss and ALAE Ratio (Exh. I.I)					
R.	Credibility Weighted Indicated Rate Char	nge (P/Q -1)			-9.2%	

<sup>\*</sup> Losses are evaluated at 3/31/08 and are net of recoveries received.

Exhibit I.H Indicated Rate Change Coverage: Personal Injury Protection

24					
47		, 4/05-3/06 🛩	4/06-3/07	4/07-3/08	<u> </u>
Α.	Calendar Period Earned Premium	38,000	83,651	125,693	247,344
В.	On-Level Earned Premium (Exh. I.M)	44,630	97,573	134,264	276,467
C.	Premium Trend Factor (Exh. I.N)	1.000	1.000	1.000	,
D.	Adjusted Earned Premium (BxC)	44,630	97,573	134,264	276,467
E.	Accident Period Reported Losses *	25,393	46,267	37,000	108,659
F.	Estimated IBNR Losses (Exh. I.O)	-	_	2,810	2,810
G.	Loss Trend Factor (Exh. I.P)	1.000	1.000	1.000	
H.	Adjusted Ultimate Losses (E+F)xG	25,393	46,267	39,810	111,470
ı.	Ratio of ALAE to Losses (Exh. I.Q)	0.060	0.060	0.060	
J.	Adj. Ultimate Losses and ALAE (1+I)xH	26,917	49,043	42,199	118,159
K.	Adj. Loss and ALAE Ratio (J/D)	60.3%	50.3%	31.4%	42.7%
L.	Accident Period Weights	20.0%	40.0%	40.0%	
М.	Weighted Adjusted Loss & ALAE Ratio				44.7%
N.	Credibility (Exh. I.L)				11.7%
Ο.	Loss and ALAE Ratio Complement (Exh.	64.9%			
P.	Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				
Q.	Permissible Loss and ALAE Ratio (Exh. I.I)				
R.	Credibility Weighted Indicated Rate Chan	ge (P/Q -1)			-7.0%

<sup>\*</sup> Losses are evaluated at 3/31/08 and are net of recoveries received.

Exhibit I.I Calculation of Permissible Loss and LAE Ratio

		Liability & PIP	Physical Damage	<u>Overall</u>
А.	Agent Commissions	15.0%	15.0%	
B.	Other Acquisition Expenses	2.6%	2.6%	
C.	General Expenses	11.1%	11.1%	
D.	Taxes, Licenses, & Fees	4.5%	4.5%	
E.	Other Expenses	2.0%	2.0%	
F.	ULAE	8.0%	8.0%	
G.	Profit & Contingency	5.0%	5.0%	
H.	Fee Income Offset	-14.2%	-14.2%	
1.	Investment Income Offset (Exh. I.J)	-1.2%	-0.3%	
J.	Total Expense Ratio (Excl. ALAE)	32.8%	33.7%	
K.	Permissible Loss and ALAE Ratio (1-J)	67.2%	66.3%	67.0%



# **Exhibit I.J Calculation of Investment Income Offset**

A. B. C. D. E.	Investible Unearned Premium  Avg. Unearned Premium during 4/07-3/08  Prepaid Expense Ratio (Commission & Taxes)  Avg. In-force Premium during 4/07-3/08  Avg. % of Inforce Premium Receivable*  Avg. Premium Receivable (C)x(D)  Investible Unearned Premium (A)x[1-(B)] - (E)	Liability & PIP 5,251,808 19.5% 8,449,362 41.9% 3,536,903 690,803	Phys. Damage 1,526,670 19.5% 2,461,141 43.1% 1,060,260 168,710
G.	Earned Premium during 4/07-3/08 Investible Unearned Premium/Earned Premium (F)/(G) Investible Loss & ALAE Reserves	11,633,411	3,184,458
H.		5.9%	5.3%
l.	Avg. Loss & ALAE Reserves during 4/07-3/08 Investible Loss & ALAE Reserves/Earned Premium (I)/(G)  Investment Income Offset	5,219,456	211,258
J.		44.9%	6.6%
K.	Total Investible Reserves/Earned Premium (H)+(I) After Tax Anticipated Portfolio Yield Investment Income/Earned Premium (K)x(L)	50.8%	11.9%
L.		2.3%	2.3%
M.		1.2%	0.3%



<sup>\*</sup> Based on distribution of written premium by payment plan option.

#### Exhibit I.K Calculation of Loss and ALAE Ratio Complement

	<u>BI</u>	<u>PD</u>	<u>UMB</u>	<u>UMP</u>	<u>Hide</u>	<u>Hide</u>	<u>CMP</u>	COL	<u>OTH</u>	PIP
Annual Premium Trend (Exh.l.N)	1.2%	1.2%	0.0%	0.0%	0.0%	0.0%	9.5%	11.1%	0.0%	0.0%
Annual Loss Trend (Exh.I.P)	0.0%	2.4%	0.0%	2.4%	0.0%	0.0%	1.9%	1.0%	0.0%	0.0%
Net Annual Loss Ratio Trend	-1.2%	1.1%	0.0%	2.4%	0.0%	0.0%	-6.9%	-9.1%	0.0%	0.0%
Net Annual Loss Ratio Trend Factor	0.988	1.011	1.000	1.024	1.000	1.000	0.931	0.909	1.000	1.000
Trending Period In Years	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049
Final Trend Factor	0.987	1.012	1.000	1.025	1.000	1.000	0.928	0.905	1.000	1.000
Last Permissible Loss & ALAE Ratio	64.9%	64.9%	64.9%	64.9%	64.9%	64.9%	64.2%	64.2%	64.2%	64.9%
Trended PLR (Complement)	64.1%	65.7%	64.9%	66.5%	64.9%	64.9%	59.6%	58.1%	64.2%	64.9%

#### **Calculation of the Length of the Trending Period**

Last Filing Effective Date 6/27/2007
New Filing Effective Date 7/14/2008
Trending Period in Years 1.049

#### Last Filing Permissible Loss & ALAE Ratio

Liability 64.9% Physical Damage 64.2%



Exhibit I.L Calculation of Credibility by Coverage

Coverage	urred Claim ( 4/05-3/06	ricted	*	Total	Credibility*
Liability Bl	344	596	540	1,480	0.650
Liability PD	875	1,277	1,155	3,307	1.000
Uninsured/Underinsured Motorist BI	12	27	27	66	0.137
Uninsured Motorist PD	46	55	79	180	0.227
Comprehensive	90	167	212	469	0.484
Collision	149	273	428	850	0.652
Other (Towing, Rental, Equipment)	9	21	18	48	0.155
PIP	11	23	14	48	0.117
Total	1,536	2,439	2,473	6,448	

<sup>\*</sup>Full credibility standards: Injury coverages - 3500 claims Property coverages - 2000 claims

## Exhibit I.M Calculation of On-level Earned Premium

				Calenda <u>4/05</u> -	r Period - <u>3/06</u>		r Period - <u>3/07</u>	Calendar <u>4/07-</u>	
Liability BI		2.							
	Rate	Cumulative		Actual	On-level	Actual	On-level	Actual	On-level
Filing Eff. Date	<u>Change</u>	Rate Level	Factor	Earned	Earned	Earned	Earned	Earned	Earned
Initial	0.0%	1.000	0.857	1,252,161	1,073,102	849	728		
6/05 NB, 7/05 RN	-18.3%	0.817	1.049	2,922,932	3,066,156	4,854,079	5,091,929	255,398	267,912
11/06 NB, 12/06 RN	-6.0%	0.768	1.116		-	984,754	1,098,985	2,854,910	3,186,079
6/07 NB, 7/07 RN	11.6%	0.857	1.000		-			2,478,047	2,478,047
				4,175,094	4,139,258	5,839,682	6,191,642	5,588,354	5,932,038
Liability PD									
	Rate	Cumulative	On-Level	Actual	On-level	Actual	On-level	Actual	On-level
Filing Eff. Date	Change	Rate Level	Factor	Earned	Earned	Earned	Earned	Earned	Earned
Initial	0.0%	1.000	1.003	990,476	993,447	671	673		
6/05 NB, 7/05 RN	-13.5%	0.865	1.160	2,449,812	2,841,782	4,067,355	4,718,131	214,056	248,305
11/06 NB, 12/06 RN	11.2%	0.962	1.043	_, ,	_,	975,583	1,017,533	2,826,413	2,947,949
6/07 NB, 7/07 RN	4.2%	1.003	1.000			0,000	-	2,327,109	2,327,109
0.01 112, 1.01 1111	· · <b>-</b> · · ·	11000		3,440,288	3,835,229	5,043,609	5,736,337	5,367,579	5,523,363
				0, 1.0,200	0,000,220	0,0 .0,000	0,700,00	0,007,070	0,020,000
Uninsured Motorist BI									
	Rate	Cumulative	On-Level	Actual	On-level	Actual	On-level	Actual	On-level
Filing Eff. Date	<u>Change</u>	Rate Level	<u>Factor</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	Earned
Initial	0.0%	1.000	0.990	34,278	33,935	101	100		-
6/05 NB, 7/05 RN	-2.3%	0.977	1.013	97,372	98,637	186,118	188,537	12,930	13,098
11/06 NB, 12/06 RN	-2.0%	0.957	1.034		-	39,420	40,760	134,958	139,547
6/07 NB, 7/07 RN	3.4%	0.990	1.000		-		-	106,864	106,864
				131,649	132,572	225,639	229,397	254,752	259,509
Underinsured Motorist		O	0-11	A =4=1	0-1	A -41	0 11	A -41	0-1
	Rate	Cumulative	On-Level	Actual	On-level	Actual	On-level	Actual	On-level
Filing Eff. Date	<u>Change</u>	Rate Level	<u>Factor</u>	Earned	Earned	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	Earned
Initial	0.0%	1.000	0.926	8,218	7,610		40.404	0.400	-
6/05 NB, 7/05 RN	-2.4%	0.976	0.949	25,810	24,494	51,097	48,491	3,190	3,027
11/06 NB, 12/06 RN	-4.4%	0.933	0.992		-	11,103	11,014	40,463	40,140
6/07 NB, 7/07 RN	-0.7%	0.926	1.000		-			33,263	33,263
				34,028	32,104	62,200	59,505	76,917	76,430
Uninsured Motorist PD	•								
	Rate	Cumulative	On-Level	Actual	On-level	Actual	On-level	Actual	On-level
Filing Eff. Date	<u>Change</u>	Rate Level	<u>Factor</u>	<u>Earned</u>	Earned	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	Earned
Initial	0.0%	1.000	1.021	27,527	28,105				
6/05 NB, 7/05 RN	-2.5%	0.975	1.047	83,292	87,207	158,582	166,036	10,416	10,905
11/06 NB, 12/06 RN	-2.5%	0.951	1.074		-	33,918	36,428	113,978	122,412
6/07 NB, 7/07 RN	7.4%	1.021	1.000		-		-	95,723	95,723
				110,819	115,312	192,501	202,464	220,116	229,040



## Exhibit I.M Calculation of On-level Earned Premium

		Calenda <u>4/05</u> -		Calenda <u>4/06</u> -		Calendar <u>4/07-</u>	
Comprehensive							
	Cumulative On-Level	Actual	On-level	Actual	On-level	Actual	On-level
	Rate Level Factor	<u>Earned</u>	<u>Earned</u>	Earned	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>
Initial 0.0%	1.000 0.534	100,482	53,658	113	60		-
6/05 NB, 7/05 RN -19.4%	0.806 0.663	308,360	204,443	588,082	389,898	38,239	25,353
11/06 NB, 12/06 RN -26.8%	0.590 0.905		-	129,808	117,476	418,518	378,759
6/07 NB, 7/07 RN -9.5%	0.534 1.000		-		-	393,028	393,028
		408,842	258,101	718,002	507,434	849,785	797,140
			,	,	,	0.10,700	
Collision							
	Cumulative On-Level	Actual	On-level	Actual	On-level	Actual	On-level
	Rate Level Factor	Earned	Earned	Earned	Earned	Earned	Earned
Initial 0.0%	1.000 0.543	245,360	133,230	<u>Lairieu</u> 273	<u>Lameu</u> 148	Lameu	Lameu
						00.404	-
6/05 NB, 7/05 RN -18.7%	0.813 0.668	784,562	524,087	1,498,928	1,001,284	98,121	65,545
11/06 NB, 12/06 RN -19.0%	0.659 0.824		-	367,013	302,418	1,199,329	988,247
6/07 NB, 7/07 RN -17.5%	0.543 1.000				<del></del>	1,005,649	1,005,649
		1,029,921	657,317	1,866,213	1,303,850	2,303,100	2,059,441
Rental Reimbursement							
Rate	Cumulative On-Level	Actual	On-level	Actual	On-level	Actual	On-level
Filing Eff. Date Change	Rate Level Factor	<u>Earned</u>	<u>Earned</u>	Earned	Earned	Earned	Earned
Initial 0.0%	1.000 0.988	1,433	1,415	(4)	(3)		
6/05 NB, 7/05 RN -2.8%	0.972 1.016	5,839	5,933	11,667	11,854	581	591
11/06 NB, 12/06 RN 1.6%	0.988 1.000	-,	-,	3,336	3,336	11,571	11,571
6/07 NB, 7/07 RN 0.0%	0.988 1.000		_	0,000	-	13,170	13,170
5,67 NB, 7767 NN 5.576	0.000 1.000	7,272	7,348	15,000	15,187	25,322	25,332
		1,212	7,340	15,000	15,167	25,322	25,332
Towing & Labor							
	Cumulative On-Level	A atrial	On lavel	A -4 1	0- 1	A -41	0 11
		Actual	On-level	Actual	On-level	Actual	On-level
	Rate Level Factor	Earned	Earned	Earned	<u>Earned</u>	Earned	<u>Earned</u>
Initial 0.0%	1.000 0.988	262	259		<u>-</u>		-
6/05 NB, 7/05 RN -2.8%	0.972 1.016	1,233	1,253	2,241	2,277	111	113
11/06 NB, 12/06 RN 1.6%	0.988 1.000		-	600	600	2,063	2,063
6/07 NB, 7/07 RN 0.0%	0.988 1.000					2,284	2,284
		1,495	1,512	2,841	2,877	4,458	4,460
Additional Equipment							
Rate	Cumulative On-Level	Actual	On-level	Actual	On-level	Actual	On-level
Filing Eff. Date Change	Rate Level Factor	Earned	Earned	Earned	Earned	Earned	Earned
Initial 0.0%	1.000 0.985	119	117				
6/05 NB, 7/05 RN -2.0%	0.980 1.005	430	433	718	721	79	79
11/06 NB, 12/06 RN 0.5%	0.985 1.000		-	244	244	801	801
6/07 NB, 7/07 RN 0.0%	0.985 1.000		_	217		914	914
0.07	0.000	549	550	962	965	1,794	1,794
		343	330	302	303	1,7 3-4	1,734
PIP							
	Cumulative On-Level	Actual	On-level	Actual	On-level	امنيام	On level
						Actual	On-level
	Rate Level Factor	Earned	Earned	<u>Earned</u>	<u>Earned</u>	Earned	<u>Earned</u>
Initial 0.0%	1.000 1.155	9,533	11,011	00.000	-		_
6/05 NB, 7/05 RN -2.2%	0.978 1.181	28,467	33,619	66,236	78,225	4,305	5,084
11/06 NB, 12/06 RN 6.3%	1.040 1.111		-	17,415	19,348	70,203	77,996
6/07 NB, 7/07 RN 11.0%	1.155 1.000		-		-	51,184	51,184
		38,000	44,630	83,651	97,573	125,693	134,264

# **Exhibit I.N Summary of Premium Trend Factors**

		Annual	Annual		-Trend Factor	
Liability BI/	<u>PD</u>	Trend	Factor	4/05-3/06	4/06-3/07	4/07-3/08
	Model Year Trend	1.2%	1.012		-	
	Symbol Drift Trend	N/A	1.000			
	Combined Trend	1.2%	1.012	1.042	1.030	1.018
Comprehe	nsive					
	Model Year Trend	7.1%	1.071			
	Symbol Drift Trend	2.2%	1.022			
	Combined Trend	9.5%	1.095	1.370	1.251	1.143
Collision						
	Model Year Trend	8.7%	1.087			
	Symbol Drift Trend	2.2%	1.022			
	Combined Trend	11.1%	1.111	1.441	1.297	1.167
PIP						
	Model Year Trend	0.0%	1.000		•	
	Symbol Drift Trend	N/A	1.000			
	Combined Trend	0.0%	1.000	1.000	1.000	1.000

#### Calculation of the Lengths of the Trending Periods

Proposed New Business Effective Date: 7/14/2008
Proposed Renewal Effective Date: 8/16/2008
Average Proposed Effective Date: 7/31/2008
Months Proposed Rates Will Be In Effect: 6
Average Written Date Of Proposed Rates: 10/30/2008

Term in Months	Proj. % of Prem.
6	45.7%
12	54.3%

Average Term in Months: 9.26
Average Coverage Date of Proposed Rates: 3/20/2009

	Calendar	Proposed	
Calendar	Period Avg.	Rates Avg.	Trend Length
<u>Period</u>	Coverage Date	Coverage Date	<u>In Years</u>
4/05-3/06	10/1/2005	3/20/2009	3.469
4/06-3/07	10/1/2006	3/20/2009	2.469
4/07-3/08	10/1/2007	3/20/2009	1.469

Exhibit I.N Calculation of Premium Trend Factors: Model Year Drift Coverage: Liability BI/PD

		4/05-3	/06	4/06-3/	07	4/07=3/08	
Model a	Current Relativity	Written Premium	% of Total	Written Premium	% of Total	Written Premium	% of Total
2009	1.12		0%		0%	30	0%
2008	1.10		0%	148	0%	137,964	0%
2007	1.08	1,717	0%	235,580	0%	699,456	2%
2006	1.06	116,536	0%	870,129	2%	725,467	2%
2005	1.04	450,140	1%	867,945	2%	985,490	2%
2004	1.04	479,269	1%	1,032,065	2%	1,173,921	3%
2003	1.03	585,669	1%	1,369,710	3%	1,393,200	3%
2002	1.02	936,718	2%	1,738,392	3%	1,833,666	4%
2001	1.01	1,385,144	3%	2,220,180	4%	2,326,270	6%
2000	.1.00	2,141,134	5%	3,285,628	6%	3,178,829	8%
1999	0.99	2,522,329	5%	3,550,221	7%	3,297,131	8%
1998	0.98	3,370,780	7%	4,439,052	9%	3,399,313	8%
1997	0.97	3,686,795	8%	4,216,549	8%	3,259,146	8%
1996	0.96	3,571,920	8%	3,769,928	7%	2,814,558	7%
1995	0.96	4,162,087	9%	4,106,164	8%	3,014,802	7%
1994	0.94	4,005,928	9%	3,870,816	8%	2,735,667	7%
1993	0.93	3,448,463	7%	3,206,763	6%	2,073,350	5%
1992	0.92	2,881,755	6%	2,568,094	5%	1,683,056	4%
1991	0.91	2,463,781	5%	2,112,894	4%	1,304,357	3%
1990	0.90	2,009,679	4%	1,589,024	3%	986,419	2%
1989	0.89	1,753,133	4%	1,393,049	3%	859,967	2%
1988	0.89	1,469,052	3%	1,128,584	2%	665,637	2%
<1988	0.89	4,598,957	10%	3,671,623	7%	2,420,321	6%
Total		46,040,985	100%	51,242,537	100%	40,968,017	100%
Average F	Relativity		0.948		0.961		0.970

Average Annual Change Selected Annual Change 1.2%

**Exhibit I.N Calculation of Premium Trend Factors: Model Year Drift Coverage: Comprehensive** 

		4/05-3	/06 H7	4/06-3/	07 J	4/07-3/	08 (
Model	Current	Written	%jof	Written	∴% of .	· Written	- % of ; ∗
Year.	Relativity	Premium	<b>∡Total</b>	Premium	Total	Premium 🎜	Total.∙`
2009	1.96		0%		0%	13	0%
2008	1.83		0%	35	0%	67,609	2%
2007	1.71	824	0%	109,236	2%	330,014	8%
2006	1.60	52,164	2%	399,576	9%	335,122	8%
2005	1.55	192,304	7%	360,977	8%	398,376	10%
2004	1.50	192,872	7%	393,337	9%	414,565	10%
2003	1.45	204,802	7%	458,355	10%	409,348	10%
2002	1.36	271,684	10%	473,480	11%	420,707	11%
2001	1.23	308,072	11%	459,863	10%	392,842	10%
2000	1.12	334,171	12%	472,361	11%	376,324	9%
1999	1.05	315,422	11%	380,788	9%	300,458	8%
1998	1.02	259,215	9%	300,302	7%	185,958	5%
1997	0.95	209,841	7%	222,403	5%	137,640	3%
1996	0.90	144,697	5%	138,904	3%	79,263	2%
1995	0.87	122,871	4%	107,219	2%	60,480	2%
1994	0.85	87,612	3%	72,820	2%	44,320	1%
1993	0.82	49,327	2%	41,511	1%	21,151	1%
1992	0.76	33,609	1%	28,428	1%	10,525	0%
1991	0.72	16,963	1%	15,275	0%	1,938	0%
1990	0.72	4,503	0%	1,565	0%	632	0%
1989	0.72	, 1,777	0%	1,450	0%	444	0%
1988	0.72	668	0%	321	0%	273	0%
<1988	0.72	39	0%	(527)	0%	(329)	0%
Total		2,803,437	100%	4,437,680	100%	3,987,673	100%
Average R	elativity		1.171		1.272		1.344

Average Annual Change Selected Annual Change 7.1% 7.1%

Exhibit I.N Calculation of Premium Trend Factors: Model Year Drift Coverage: Collision

		4/05-3	/06	4/06-3/	07.4	4/07-3/	08. * 4
Model	Current	Written	%of	Written J	%of.	Written	% of
Year 2	Relativity	Premium 🦻	aTotal.,	Premium	Total		· Total
2009	2.16		0%		0%	57	0%
2008	2.02	-	0%	177	0%	198,062	2%
2007	1.88	2,640	0%	348,413	3%	948,442	9%
2006	1.76	172,623	2%	1,263,502	9%	925,040	8%
2005	1.71	611,295	8%	1,147,505	9%	1,125,158	10%
2004	1.65	590,221	7%	1,241,325	9%	1,148,450	11%
2003	1.49	630,166	8%	1,423,355	11%	1,115,936	10%
2002	1.39	818,185	10%	1,484,502	11%	1,157,362	11%
2001	1.23	909,963	11%	1,401,331	10%	1,074,820	10%
2000	1.12	962,532	12%	1,418,272	11%	1,021,885	9%
1999	1.05	903,231	11%	1,124,597	8%	795,167	7%
1998	1.00	738,494	9%	883,143	7%	495,111	5%
1997	0.90	583,478	7%	640,357 ·	5%	353,108	3%
1996	0.85	400,489	5%	385,175	3%	207,878	2%
1995	0.80	327,548	4%	300,225	2%	152,393	1%
1994	0.76	231,340	3%	191,271	1%	111,308	1%
1993	0.69	126,170	2%	112,291	1%	54,041	0%
1992	0.66	82,705	1%	72,522	1%	25,120	0%
1991	0.66	42,363	1%	35,941	0%	4,989	0%
1990	0.66	9,440	0%	3,405	0%	1,549	0%
1989	0.66	4,967	0%	2,968	0%	993	0%
1988	0.66	1,829	0%	854	0%	780	0%
<1988	0.66	(102)	0%	(2,343)	0%	(1,030)	0%
Total		8,149,576	100%	#########	100%	##########	100%
Average B	elativity		1.199		1.327		1.416
Average R	cialivily		1.133	·	1.327	<u> </u>	1.410

Average Annual Change Selected Annual Change

8.7% 8.7%

Exhibit I.N Calculation of Premium Trend Factors: Model Year Drift Coverage: Personal Injury Protection

	<b>45</b> 2 3	4/05	8/06	4/06-3	07a 💉 📜	4/07-3	08 😿 🚅
Model ,	Current	Written	% of	Written	* % of _	Written #	% of
Year 🖈	Relativity	Premium	Total	Premium		Premium	Total
2009	1.00	1	4%	1	4%	1	4%
2008	1.00	1	4%	1	4%	1	4%
2007	1.00	1	4%	1	4%	1	4%
2006	1.00	1	4%	1	4%	1	4%
2005	1.00	1	4%	1	4%	1	4%
2004	1.00	1	4%	1	4%	1	4%
2003	1.00	1	4%	1	4%	1	4%
2002	1.00	1	4%	1	4%	1	4%
2001	1.00	1	4%	1	4%	1	4%
2000	1.00	1	4%	1	4%	1	4%
1999	1.00	1	4%	1	4%	1	4%
1998	1.00	1	4%	1	4%	1	4%
1997	1.00	1	4%	1	4%	1	4%
1996	1.00	1	4%	1	4%	1	4%
1995	1.00	1	4%	1	4%	1	4%
1994	1.00	1	4%	1	4%	1	4%
1993	1.00	1	4%	1	4%	1	4%
1992	1.00	1	4%	1	4%	1	4%
1991	1.00	1	4%	1	4%	1	4%
1990	1.00	1	4%	1	4%	1	4%
1989	1.00	1	4%	1	4%	1	4%
1988	1.00	1	4%	1	4%	1	4%
<1988	1.00	1	4%	1	4%	1	4%
Total		23	100%	23	100%	23	100%
Average Re	elativity		1.000		1.000		1.000

Average Annual Change Selected Annual Change 0.0%



**Exhibit I.N Calculation of Premium Trend Factors: Symbol Drift** 

Coverage: Comprehensive

		4/05-3	<b>A</b> E	4/06-3/	· · · · · · · · · · · · · · · · · · ·	4/07:3	
Symbol	Relativity	Written Premium	%of Total	Written Premium	, % of . ⊾Total .	Written	%of I. Total
1	0.62	2,337	0%	1,540	0%	167	0%
2	0.68	2,209	0%	2,071	0%	703	0%
3	0.76	6,363	0%	5,131	0%	2,297	0%
4	0.76	17,690	1%	10,417	0%	6,946	0%
5	0.88	46,922	2%	39,501	1%	21,649	1%
6	0.88	61,909	2%	64,322	1%	48,167	1%
7	1.00	117,774	4%	131,486	3%	103,438	3%
8	1.05	230,417	8%	291,955	7%	226,139	6%
10	1.12	261,517	9%	368,709	8%	298,244	7%
11	1.12	316,036	11%	505,909	11%	444,637	11%
12	1.20	352,735	13%	550,921	12%	503,679	13%
13	1.20	298,766	11%	494,143	11%	453,514	11%
14	1.34	312,055	11%	552,051	12%	530,950	13%
15	1.34	269,607	10%	451,213	10%	408,447	10%
16	1.64	200,768	7%	341,311	8%	313,284	8%
17	1.61	115,443	4%	236,957	5%	228,346	6%
18	1.82	74,970	3%	163,313	4%	164,530	4%
19	1.82	42,419	2%	80,338	2%	96,357	2%
20	2.17	31,688	1%	58,364	1%	48,922	1%
21	2.17	19,661	1%	36,975	1%	40,851	1%
22	2.52	12,418	0%	30,391	1%	29,768	1%
23	2.82	7,876	0%	18,771	0%	16,459	0%
24	3.40	2,441	0%	1,094	0%	516	0%
25	3.40	(230)	0%	1,395	0%	25	0%
26	3.40	(64)	0%	424	0%	158	0%
27	3.40	77	0%	54	0%		0%
Total		2,803,805	100%	4,438,756	100%	3,988,193	100%
Average F	Relativity		1.281		1.320		1.337

Average Annual Change Selected Annual Change

2.2%



**Exhibit I.N Calculation of Premium Trend Factors: Symbol Drift** 

**Coverage: Collision** 

i gi		4/05-3	/06 TX \$	4/06-3/	07	4/07-3	08 7 4 5
	Current	Written	% of	Written 🗭	% of	Written	*%'of
Symbol	Relativity	Premium •	-∕Total	Premium		Premium	Total 🖟
1	0.62	7,230	0%	4,711	0%	519	0%
- 2	0.68	7,568	0%	6,205	0%	2,010	0%
3	0.76	17,739	0%	13,954	0%	5,688	0%
4	0.76	48,223	1%	27,156	0%	18,474	0%
5	0.92	132,100	2%	115,153	1%	57,792	1%
6	0.90	169,775	2%	192,100	1%	131,406	1%
7	1.00	329,287	4%	393,670	3%	289,077	3%
8	1.05	671,497	8%	879,115	7%	626,273	6%
10	1.12	758,139	9%	1,122,768	8%	815,173	7%
11	1.14	919,069	11%	1,512,454	11%	1,224,803	11%
12	1.16	1,007,974	12%	1,654,194	12%	1,350,299	12%
13	1.24	897,900	11%	1,510,886	11%	1,244,523	11%
14	1.41	921,067	11%	1,720,348	13%	1,475,016	14%
15	1.36	800,058	10%	1,401,271	10%	1,133,286	10%
16	1.62	588,396	7%	1,046,865	8%	863,101	8%
17	1.62	338,009	4%	722,610	5%	631,366	6%
18	1.82	215,364	3%	478,930	4%	431,158	4%
19	1.82	116,447	1%	241,160	2%	255,753	2%
20	2.17	87,672	1%	172,431	1%	129,648	1%
21	2.17	53,726	1%	107,751	1%	103,187	1%
22	2.52	35,018	0%	95,232	1%	82,788	1%
23	2.82	21,646	0%	55,765	0%	44,009	0%
24	3.40	7,711	0%	1,895	0%	2,108	0%
25	3.40	(1,106)	0%	4,485	0%	306	0%
26	3.40	(82)	0%	1,093	0%	433	0%
27	3.40	252	0%	169	0%		0%
Total		8,150,680	100%	########	100%	#########	100%
Average R	elativity		1.291		1.332		1.347

Average Annual Change Selected Annual Change 2.2%

	,	

	144 144 1421 1541 1054 20415 30083 51486 51486 111804 121804 121804				
	144 (07 355,009 572 817 457 150 244 454 1003 461 1003 461	9,384,321			
	60 359 009 572 817 457,150 724 454 840,577 851 6003 481 1,003 481 1,003 481 886 548 828 995 815,019		( 000 800 800 800 800 800 800 800 800 80		Libred NA A NA
	57 356,009 572,817 457,180 774,454 940,577 831,003,451 1		1077 339 11077 339 2 603 44 2 603 44 4 655 356 3 535 34 3 1355 34	6057 1012 1006 1006 1006 1006 1000 1000 1000	8657 1.001 1.002 1.000 1.000 NA NA NA NA NA NA NA NA NA NA NA NA NA
	54 144 (07 395,009 572 817 457,150 774 454 940,577 819,0577 810,033,461 782,853 883,995 815,019		1.078 628 1.078 628 1.078 638 1.078	\$8800 F F F F F F F F F F F F F F F F F F	5754 1,001 1,000 1
	51 144.107 359.000 572.817 457.150 724.454 940.577 831.902 1,021.429 1,003.461 1,003.4		1073 628 11073 628 1278 236 1278 236 12	00001 000001 000000	245 1000 1000 1000 1000 1000 1000 1000 10
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	45 144.107 359.009 572.317 467.130 7724.434 940.577 811.023.472 11.023.473 798.853 825.88 825.88 825.88		46 1045,139	907 1 100 3 100 100 100 100 100 100 100 100	6845 1,000 1,000 1,000 0,997 0,997 0,997 NA NVA NVA NVA NVA NVA NVA NVA NVA NVA N
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# Exhibit I.Q Ultimate Ratio of Paid ALAE to Paid Losses Coverage: All Physical Damage

Vision Insurance Group Data - Countrywide (AVIC/Vision states)

Net Paid Lo	sses - Line 2	1 1					
AY	12	2 <u>4</u>	<u>36</u>	<u>48</u>	60	<u>72</u>	<u>84</u>
4/01 - 3/02	8,454,238	9,372,669	9,374,580	9,369,462	9,379,193	9,375,246	9374612
4/02 - 3/03	3,870,565	4,430,956	4,402,661	4,403,047	4,402,952	4,402,691	3374012
4/03 - 3/04	3,397,328	3,771,486	3,785,322	3,788,012	3,787,501	7,702,001	
4/04 - 3/05	2,445,633	2,620,819	2,640,245	2,636,077	3,707,301		
4/05 - 3/06	2,693,313	3,355,118	3,326,354	2,000,077			
4/06 - 3/07	9,195,647	9,958,136	0,020,004				
4/07 - 3/08	9,233,631	5,555,155					
4/01 - 3/00	3,233,031						
Paid ALAE -	Line 21.1						
AY	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>
4/01 - 3/02	536,618	436,805	447,663	452,292	457,410	459,726	460404
4/02 - 3/03	166,600	210,973	222,769	224,580	224,580	224,591	100101
4/03 - 3/04	127,092	160,037	163,984	164,483	167,079	22 1,00 1	
4/04 - 3/05	108,587	129,870	132,391	135,825	107,070		
4/05 - 3/06	121,929	184,148	215,675	100,020			
4/06 - 3/07	352,477	455,598	210,010				
4/07 - 3/08	301,800	400,000					
1707 0700	001,000						
Ratio of Paid	d ALAE to Ne	et Paid Losse	es				
AY	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>
4/00 - 3/01	0.063	0.047	0.048	0.048	0.049	0.049	0.049
4/01 - 3/02	0.043	0.048	0.051	0.051	0.051	0.051	
4/02 - 3/03	0.037	0.042	0.043	0.043	0.044	0.044	
4/03 - 3/04	0.044	0.050	0.050	0.052	0.052	0.052	
4/04 - 3/05	0.045	0.055	0.065	0.065	0.066	0.066	
4/05 - 3/06	0.038	0.046	0.048	0.049	0.049	0.049	
4/06 - 3/07	0.033	0.034	0.036	0.037	0.037	0.037	
	'						
					Selected	0.050	
Developmer	nt Factors				_		
<u>AY</u>	<u>24/12</u>	<u>36/24</u>	<u>48/36</u>	<u>60/48</u>	<u>72/60</u>	<u>Ult/72</u>	
4/00 - 3/01	0.73	1.02	1.01	1.01	1.01	1.00	
4/01 - 3/02	1.11	1.06	1.01	1.00	1.00		
4/02 - 3/03	1.13	1.02	1.00	1.02			
4/03 - 3/04	1.12	1.01	1.03				
4/04 - 3/05	1.21	1.18					
4/05 - 3/06	1.19						
۸	1.00	1.00	4.04	4.04	4.00	N1/A	
Avg.	1.08	1.06	1.01	1.01	1.00	N/A	
Wtd. Avg.	1.00	1.06	1.01	1.01	1.00	N/A	
Selected	1.05	1.06	1.01	1.01	1.00	1.00	

Annual Base Ra	ates	Limits	BI		. 174		C.	Territory			
Liability BI	121.70	25/50	1.00			BI BI	PD	UM/UIM	PIP	Comp	Coll
Liability PD	121.10	50/100	1.40		5	1.062	0.959	1.39	1.20	1.187	0.997
UM BI	29.80	100/300	1.78		8	1.163	1.390	1.02	1.10	1.197	1.052
UIM BI	25.80				9	1.176	1.176	0.94	1.10	1.103	1.245
UM PD	28.20	Limits	# PD		10	1.154	1.368	1.08	1.10	0.867	0.909
PIP Medical	128.00	25	1.00		19	0.862	0.912	0.92	1.10	1.169	0.960
PIP Income	50.00	50	1.12		21	2.011	1.643	1.77	1.55	1.395	1.500
PIP Death	50.00				22	1.335	1.224	1.10	1.20	1.203	0.969
Comp.	61.00	Limits	UMB/UIM		23	1.489	1.474	1.61	1.50	1.390	1.347
Collision	137.90	25/50	1.00		26	1.516	1.560	1.77	1.24	1.114	1.231
Rental Reimbursement	28.30	50/100	1.69		36	1.300	1.300	1.07	1.10	0.943	1.078
Towing & Labor	6.00	100/300	2.33		40	1.140	1.220	1.04	1.05	0.783	0.774
Accidental Death	20.00	100,000	2.00		101	1.618	1.618	1.46	1.20	0.765	1.286
Add'l Equip.	See Schedule	limits 3	MUMPD		102	1.487	1.409	1.33	1.10	0.825	1.041
rau r Equip.	OCC OCITICAGIC	25	1.00	<del></del>	103	2.070	1.984	1.58	1.10	1.158	1.331
Discounts		50	1.49		103	1.554	1.596	1.41	1.15	0.920	1.013
and the second		30	1.45		105	1.261	1.385	1.29	1.15	0.782	1.013
Transfer (No Lapse)	23%		Deductibles		111	0.733	0.737	0.92	1.05		
Transfer (Lapse< 7 Days)	15%				112	0.733				1.109	0.858
Transfer (Lapse< 7 Days)	10%	100	1.40	1.40		0.924	0.873	0.92	1.05	1.050	0.922
Renewal	10%	250	1.40	1.18	113		0.869	0.94	1.00	1.165	1.021
Multi-Car	31%	500			141	1.294	1.055	0.99	1.10	1.206	1.038
Homeowner Ins.	5%	750	1.00	1.00	142	1.021	0.918	1.05	1.10	1.009	1.009
Senior Op.			0.85	0.85	143	0.860	0.879	0.97	1.10	0.938	0.807
	5%	1,000	0.80	0.80	144	1.068	0.938	1.03	1.15	1.271	1.114
College Grad.	5%	1,500.51	0.702	CY(0:/US	145	1.131	0.953	1.05	1.10	1.127	0.951
Good Student	5%				146	0.937	0.855	0.97	1.10	1.107	1.064
Non Owner	10%		tional Equip		150	1.152	1.152	0.96	1.00	0.856	1.046
Driver's Ed.	5%	0	500	48.00	151	0.838	0.899	0.95	1.00	1.020	1.015
Paid in Full *	10%	501	1,000	72.00	152	0.818	0.810	0.96	1.00	1.045	1.090
Maximum	41%	1,001	1,500	108.00	301	1.057	1.265	0.94	1.00	0.999	0.952
* Not subject to maximum d	iscount.	1,501	2,500	168.00	302	0.712	0.905	0.97	1.00	0.751	0.837
		2,501	3,500	192.00	601	1.516	1.560	1.18	1.10	1.098	1.239
Surcharges		3,501	4,500	240.00	602	1.277	1.329	1.04	1.10	1.016	1.099
Business Use	20%	4,501	5,000	300.00	603	1.433	1.468	1.06	1.10	0.965	1.183
Ineligible Risk	100%										
Fees 1									~~		
Installment	. 8										
Installment -EFT	3										
NSF	20										
Reinstatement	5										
SR-22	15										
Policy Fee six month	30					1					1
Policy Fee annual	60							<u> </u>			
Commission Program											1
Ultra-15	1.00										i
Select-12.5*	0.97										i —
*Renewals Only											
Payment Plan Tier										<u> </u>	
Value Tier (1 mo down)	1.00										
All Other	1.00										
Term) (4)			1								
6	1.00										
12	2.00	1		1			1				

	Driver	Class	-			Dri	ver Cla	99				Driv	er Clas			
Liability BI/PD		2	3	4	Comp		2	3	4	v. wertige v	Collision		2	3	4	
Age	MM	MF	SM	SF	Age		MF	SM	SF		Age	MM	MF	SM	SF	
14		2.150		2.741	14			1.881	1.613		14	2.580	2.043	3.600	2.750	
15		2.150	3.999		15		1.600	1.881	1.613	<u> </u>	15	2.580	2.043		2.750	
16		2.150	3.999		16		1.600		1.613		16	2.580	2.043		2.750	
17 18	2.688	2.150	3.999		17	1.806	1.600		1.613		17	2.580	2.043		2.750	
19	2.043		2.795		19		1.451	1.774	1.451		19	2.150	1.666		2.730	
20			2.795		20		1.451	1.774			20	2.150	1.666		2.200	
21		1.312		1.600	21	1.550	1.290		1.344		21	1.720		2.473	1.720	
22	1.613	1.220	2.000	1.600	22	1.442	1.200	1.666	1.290	<u> </u>	22	1.720	1.398	2.300	1.600	
23		1.183	1.650	1.350	23				1.290		23	1.613	1.290		1.400	
24	1.290		1.650	1.350	24		1.200		1.290		24	1.500	1.200		1.400	
25 26	1.150	1.075	1.310	1.236	25 26		1.129		1.236		25 26	1.250	1.150		1.300	
27		1.075	1.310	1.236	27		1.129		1.236	-	27	1.200		1.500	1.300	
28	1.150		1.310	1.150	28		1.129		1.236	<del>                                     </del>	28	1.116	1.100		1.209	
29	1.150		1.310		29		1.129		1.236		29		1.100		1.209	
30		1.000	1.170	1.150	30		1.129	1.344	1.183		30	1.116			1.163	
31		1.000	1.170	1.150	31	1.183	1.129	1.344	1.183	<u> </u>	31	1.116	1.050		1.163	
32			1.170		32			1.344			32	1.116	1.050		1.163	
33 34		1.000		1.150	33	1.183	1.129	1.344	1.183	-	33	1.116 1.116	1.050	1.395	1.163	
35		1.000	1.150		35	1.129	1.129		1.183		35	1.100	1.000		1.163	
36		1.000	1.150	1.100	36	1.050	1.129		1.183		36	1.100	1.075		1.200	
37		1.000		1.100	37	1.050	1.129		1.183		37	1.100	1.075		1.200	
38		1.000		1.100	38	1.050			1.183		38	1.100	1.075		1.200	
39		1.000	1.150		39	1.050	1.129		1.183		39	1.100	1.075		1.200	
40		1.000	1.100		40	1.000	1.075		1.129		40	1.000	1.075		1.150	
41 42		1.000	1.100	1.050	41	1.000	1.075	1.183	1.129		41	1.000	1.075	1.236	1.150	
43		1.000	1.100	1.050	43	1.000	1.075		1.129		43	1.000	1.000		1.070	
44		1.000	1.100	1.050	44	1.000			1.129	-	44	1.000		1.150	1.070	
45		1.000	1.050	1.050	45	1.000		1.183		-	45	1.000	1.000		1.023	
46		1.000	1.050	1.050	46	1.000		1.183	1.129		46	1.000		1.120	1.023	
47	1.000	1.000	1.050	1.050	47	1.000			1.129		47	1.000	1.000		1.023	
48		1.000	1.050	1.050	48	0.930		1.100			48	1.075	1.075		1.100	
49 50		0.950	1.050	1.050	49 50	0.930			1.129	-	49 50	1.075	1.075		1.100	
51		0.950	1.000		51	0.930		1.100			51	1.000	1.000		1.100	
52		0.950	1.000	1.023	52	0.930			1.000	1	52	1.000	1.000		1.100	
53		0.950	1.000	1.023	53	0.930		1.100			53	1.000	1.000		1.100	
54	1.000		1.000	1.023	54	0.930		1.100			54	1.000	1.000		1.100	
55		0.950	1.050	1.050	55	0.930			1.000		55		1.000		1.100	
56		0.950	1.050	1.050	56	0.930	0.930		1.000	ļ	56	1.000	1.000		1.100	
57 58		0.950	1.050	1.050	57	0.930	0.930		1.000	-	57 58		1.000		1.100	
59		0.950	1.129	1.050	59	0.930	0.930	1.023	1.000		59	1.000		1.150	1.100	
60		1.000	1.150	1.050	60	0.930	0.930		1.000	+	60	1.000	1.000		1.100	
61		1.000	1.150	1.050	61	0.930	0.930	1.023			61		1.000		1.100	
62		1.000	1.150	1.050	62	0.930	0.930	1.023	1.000		62	1.000	1.000	1.150	1.100	
63		1.000		1.050	63		0.930	1.023			63		1.000		1.100	
64 65		1.000	1.150		64 65		0.930		1.000	-	64		1.000		1.100	
66			1.398		65			1.023			65 66		1.050			
67			1.398		67			1.023			67		1.050			
68		1.100		1.200	68			1.023			68		1.050		1.100	
69			1.398		69			1.023			69	1.100	1.050	1.250	1.100	
70			1.600		70	0.930	0.930	1.023	1.000		70		1.290			
71		1.300	1.600		71			1.023			71		1.290		1.200	
72 73		1.300	1.600		72			1.023			72		1.290		1.200	
74		1.300	1.600	1.349	74			1.023			74		1.290		1.290	
75		1.450	1.900		75			1.023			75		1.398			
76	1.720	1.450	1.900	1.600	76	0.930	0.930	1.023	1.000		76	1.505	1.398	1.720	1.398	
77		1.450	1.900		77	0.930	0.930	1.023	1.000		77		1.398		1.398	
78		1.450	1.900		78			1.023			78		1.398			
79 80		1.450	1.900		79 80			1.023			79 80		1.398		1.398	
81		1.450	1.900		80		0.930	1.023	1.000		81		1.398		1.398	
82		1.450	1.900		82			1.023			82		1.398			
83		1.450	1.900		83			1.023			83		1.398		1.398	
84	1.720	1.450	1.900	1.600	84	0.930	0.930	1.023	1.000		84	1.505	1.398	1.720	1.398	
85		1.450	1.900		85			1.023			85		1.398			
86		1.450	1.900		86			1.023		<b></b>	86		1.398		1.398	
87 88		1.450	1.900		87 88			1.023			87 88		1.398		1.398	
89			1.900		. 89			1.023			89		1.398		1.398	
90		1.450	1.900		90			1.023			90		1.398		1.398	
91		1.450	1.900	1.600	91			1.023			91		1.398		1.398	
92	1.720	1.450	1.900	1.600	92	0.930	0.930	1.023	1.000		92	1.505	1.398	1.720	1.398	
93		1.450	1.900	1.600	93	0.930	0.930	1.023	1.000		93	1.505	1.398	1.720	1.398	
94		1.450	1.900		94			1.023			94		1.398		1.398	
95		1.450	1.900		95			1.023			95		1.398		1.398	
96 97		1.450	1.900		96			1.023			96 97		1.398		1.398	
98			1.900		98			1.023			98		1.398			
		,	,	,	, , 50	10.000	, 0.000	,	,	·			,	120		

F	Mode	I Vr				Points						h - 1 -		
	BI/PD		Coll		7							bols	- 1 L -	
2010		Comp				BI/PD	Comp	Coll		<u> </u>	1990 +		Coll	
2010	1.230	2.257	2.313		0	1.00	1.00	1.00			1	0.62	0.67	
2009	1.204	2.107	2.160		1	1.18	1.18	1.18		!	2	0.68	0.68	
2008	1.183	1.967	2.020		2	1.24	1.24	1.24			3	0.76	0.76	
2007	1.161	1.838	1.880		3	1.27	1.27	1.27	i		4	0.81	0.81	
2006	1.140	1.720	1.760		4	1.31	1.31	1.31			5	0.88	0.92	
2005	1.040	1.550	1.710		5	1.38	1.38	1.38	-		6	0.88		
2004	1.040	1.500	1.535		6	1.56	1.56						0.92	
								1.56			7	1.00	1.00	
2003	1.030	1.450	1.490		7	1.61	1.61	1.61			8	1.05	1.05	
2002	1.020	1.360	1.390		8	1.72	1.72	1.72			10	1.12	1.12	
2001	1.010	1.230	1.230		9	1.88	1.88	1.88			11	1.12	.1.14	
2000	1.000	1.120	1.120		10	1.93	1.93	1.93			12	1.20	1.24	
1999	0.990	1.050	1.050		11	1.98	1.98	1.98			13	1.29	1.24	
1998	0.980	1.000	1.000		12	2.08	2.08	2.08			14	1.34	1.41	
1997	0.970	0.950	0.900	<del>  -  </del>	13	2.29	2.29	2.29	<u> </u>					
									ļ		15	1.45	1.47	
1996	0.960	0.900	0.850		14	2.52	2.52	2.52			16	1.64	1.62	
1995	0.960	0.870	0.800		15	2.77	2.77	2.77	į .		17	1.64	1.62	
1994	0.940	0.791	0.760		16	3.05	3.05	3.05			18	1.82	1.82	
1993	0.865	0.763	0.690		17	3.36	3.36	3.36			19	1.96	1.96	
1992	0.856	0.760	0.660		18	3.69	3.69	3.69	i		20	2.17	2.33	
1991	0.846	0.720	0.660	T - 1	19	4.06	4.06	4.06	<del>                                     </del>		21	2.33	2.33	
1990	0.837	0.720	0.660	· · · · · · · · · · · · · · · · · · ·	20	4.47	4.47	4.47	<u> </u>		22			
1989	0.828	0.720	0.660									2.71	2.71	
					21	4.92	4.92	4.92			23	2.82	2.82	
1988	0.828	0.720	0.660		22	5.41	5.41	5.41			24	3.40	3.40	
1987	0.828	0.720	0.660		23	5.95	5.95	5.95			25	3.66	3.66	
1986	0.828	0.720	0.660		24	6.54	6.54	6.54			26	3.66	3.66	
1985	0.828	0.720	0.660		25	7.19	7.19	7.19			27	3.66	3.66	
1984	0.828	0.720	0.660	i +	26	7.59	7.59	7.59	<del> </del>			0.00		
1983	0.828	0.720	0.660		27	8.35	8.35	8.35						
1982	0.828	0.720	0.660	<del>                                     </del>	28	9.19	9.19	9.19	<del>                                     </del>			>		
1981				-					ļ					
	0.828	0.720	0.660		29	10.11	10.11	10.11						
1980	0.828	0.720	0.660		30	11.12	11.12	11.12						l
1979	0.828	0.720	0.660		31	12.23	12.23	12.23		i				
1978	0.828	0.720	0.660		32	13.45	13.45	13.45						
1977	0.828	0.720	0.660		33	14.80	14.80	14.80						
1976	0.828	0.720	0.660											
1975	0.828	0.720	0.660				<del></del>							
1974	0.828	0.720	0.660											
1973	0.828	0.720		<del>                                     </del>										
			0.660	- Indianamen	Cartomorrasemento	POST X LONDON DE CONTROL DE CONTR	esate villader#entena	COMPANIES NO COMPA	,					
1972	0.828	0.720	0.660	1.40					<i>2</i>	i per		[		
1971	0.828	0.720	0.660			BI/PD	PIP	UM/UIM	Comp	Coll				
1970	0.828	0.720	0.660	#Driv	=#Veh	1.00	1.00	1.00	1.00	1.00				
1969	0.828	0.720	0.660	#Driv	>#Veh	1.10	1.10	1.10	1.10	1.10				
1968	0.828	0.720	0.660		<#Veh	0.98	0.98	0.98	0.98	0.98				
1967	0.828	0.720	0.660	#DIT	-# V CII	0.50	0.50	0.90	0.50	0.50				
1966	0.828	0.720	0.660											
1965	0.828	0.720	0.660	FOR 197										
1964	0.828	0.720	0.660	BI/PI	) Symb	ol juli		PIP/UM S	Symbol 🚜			l		
1963	0.828	0.720	0.660	2	250	0.88	-	450	0.88					
1962	0.828	0.720	0.660		255	0.88		455	0.88	i				
1961	0.828	0.720	0.660		260	0.88		460	0.88					
1960	0.828	0.720	0.660		265	0.88		465	0.88					
1959	0.828	0.720	0.660		270	0.88		470	0.88					
1958	0.828	0.720	0.660											
			·		275	0.88		475	0.88					
1957	0.828	0.720	0.660		280	0.88		480	0.88					
1956	0.828	0.720	0.660		285	0.91		485	0.91					]
1955	0.828	0.720	0.660		290	0.94		490	0.94			[		
1954	0.828	0.720	0.660		295	0.97		495	0.97					
1953	0.828	0.720	0.660	3	300	1.00		500	1.00		-			
1952	0.828	0.720	0.660	3	305	1.03		505	1.03	"				
1951	0.828	0.720	0.660		310	1.06		510	1.06					——I
1950	0.828	0.720	0.660		315	1.09		515	1.00					
1949	0.828	0.720	0.660		320	1.12			1.09					
1949	0.020	0.720	0.000					520						
					325	1.15		525	1.15					
			1 1		330	1.15		530	1.15					
			l		335	1.15		535	1.15					
				3	340	1.15		540	1.15					
				-   3	345	1.15		545	1.15	"				
	1				350	1.15		550	1.15			+		
					355	1.15		555	1.15					
		<u>-</u>			360	1.15		560	1.15					
		ļ												
					365	1.15		565	1.15					
					370	1.15		570	1.15					
					375	1.15		575	1.15					
				3	80	1.15		580	1.15					
				3	85	1.15		585	1.15					
					390	1.15		590	1.15	1				
					70	1.00		970	1.00					
					80	1.00		980						
									1.00					
	L				90	1.00		990	1.00		i			<del>c</del> -

		Zip ###	City	Territory
		72001	ADONA	152
		72610 72002	ALCO ALEXANDER	151 102
		72410	ALICIA	142
		72820	ALIX	152
		71820	ALLEENE	112
-		72921	ALMA	40
		72003 72611	ALMYRA ALPENA	146 151
		71920	ALPINE	112
		72004	ALTHEIMER	146
		72821	ALTUS	152
		72005 71921	AMAGON AMITY	143 112
		71922	ANTOINE	112
		71923	ARKADELPHIA	111
		71998	ARKADELPHIA	111
		71999 71630	ARKADELPHIA ARKANSAS CITY	111
		72310	ARMOREL	144
		72513	ASH FLAT	142
		71822 72823	ASHDOWN ATKINS	112
		72311	AUBREY	150 22
		72006	AUGUSTA	141
		72007	AUSTIN	141
		72711	AVOCA	301
<b></b>		72010 71631	BALD KNOB BANKS	141
		72923	BARLING	10
		72312	BARTON	23
- -		72313 72924	BASSETT	143
-		72924 72501	BATES BATESVILLE	152 142
		72503	BATESVILLE	142
		72011	BAUXITE	601
		72411 71720	BAY BEARDEN	143
		72613	BEAVER	111
		72013	BEE BRANCH	152
		72012	BEEBE	141
		72412 72014	BEECH GROVE BEEDEVILLE	145 143
-		71721	BEIRNE	111
		72714	BELLA VISTA	301
		72715	BELLA VISTA	301
<u> </u>		72824 71823	BELLEVILLE BEN LOMOND	152 112
		72015	BENTON	601
		72018	BENTON	601
		72019	BENTON	601
		72158 72712	BENTON BENTONVILLE	601 301
		72716	BENTONVILLE	301
		72615	BERGMAN	151
		72616 72515	BERRYVILLE BEXAR	151 142
<del>                                     </del>		72515	BIG FLAT	151
		72016	BIGELOW	152
		72413	BIGGERS	145
		72017 71929	BISCOE BISMARCK	146 112
		71929	BLACK OAK	143
		72415	BLACK ROCK	142
		71825	BLEVINS	112
		72826 71722	BLUE MOUNTAIN BLUFF CITY	152 113
		72827	BLUFFTON	152
		72315	BLYTHEVILLE	144
		72316 71932	BLYTHEVILLE BOARD CAMP	144 112
		72926	BOLES	112
		71933	BONNERDALE	112
		72416	BONO	142
	-	72927 72020	BOONEVILLE BRADFORD	152 141
		71826	BRADLEY	113
		72928	BRANCH	152
		72320	BRICKEYS	22
		72828 72021	BRIGGSVILLE BRINKLEY	152 146
		72517	BROCKWELL	142
		72417	BROOKLAND	143
		72022 72089	BRYANT	601
		7.2089	BRYANT	601
		71827 72619	BUCKNER BULL SHOALS	113 151

		70000	ICADOT	404
<del> </del>	-	72023 71935	CABOT CADDO GAP	104
<del>                                     </del>		71935	CALDWELL	112 22
<u> </u>		71828	CALE	113
		72519	CALICO ROCK	151
		71724	CALION	111
	_	71701	CAMDEN	111
<u> </u>	-	71711 72520	CAMP	111
		72520	CAMP	142 302
· · · · · ·		72419	CARAWAY	143
		72024	CARLISLE	146
		71725	CARTHAGE	111
		72025	CASA	152
		72421	CASH	142
		72026	CAVE CITY	146
		72521 72718	CAVE CITY CAVE SPRINGS	142 301
<b></b>		72930	CECIL	152
	İ	72932	CEDARVILLE	40
		72027	CENTER RIDGE	152
		72719	CENTERTON	301
		72829	CENTERVILLE CHARLESTON	152
		72933 72522	CHARLESTON	152 142
		72525	CHEROKEE VILLAGE	142
		72529	CHEROKEE VILLAGE	142
		72324	CHERRY VALLEY	143
		72934	CHESTER	40
ļ	<u> </u>	71726	CHOCTAN	111
		72028 72029	CHOCTAW CLARENDON	152 146
<del></del>		72325	CLARKEDALE	5
		72623	CLARKRIDGE	151
-		72830	CLARKSVILLE	152
		72030	CLEVELAND	152
		72031	CLINTON	152
<u> </u>		72832 72053	COAL HILL COLLEGE STATION	152 21
<b>-</b>		72326	COLLEGE STATION	22
		71831	COLUMBUS	112
		72721	COMBS	151
		72624	COMPTON	151
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		72524	CORD	142
		72422	CORNING	145
		72626 72036	COTTER COTTON PLANT	151 146
<u> </u>		72036	COVE	112
		72037	COY	603
		72327	CRAWFORDSVILLE	5
ļ		72038	CROCKETTS BLUFF	146
<b>_</b>		71635	CROSSETT	19
ļ		72328 71728	CRUMROD	23 111
<b></b>		71726	CUSHMAN	142
		72039	DAMASCUS	152
		72833	DANVILLE	152
		72834	DARDANELLE	152
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ļ		72040	DES ARC	146
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Column   C		11.672 38.053 38.053 82.446 82.693 134.043 197.751 197.751 283.534 2835 2835 2835 2835 2835 2835 2835 2835	21/18 1006 1008 1000 1000 1000 1000	289 367 169 269 369 369 369 369 369 369 369 369 369 3	2.4.8 2.4.8 2.5.4 2.5.4 2.5.4 3.5.4	21/18 1,002 1,003 1,008 1,008 1,009 1,000 1,000
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AMC Abening Record II.  Addition of the control of	osses (Net of	6 584 39 778 81.669 110 640 240 445 163.479 192 097 248 650 327 886 326 651 330,789	6.3 1.773 0.338 1.017 0.784 0.867 0.942 1.074 1.132 1.259 1.006	20 Courthway 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1,100 1,120	63 1089 1089 1089 1199 1199 1199 1199 1199
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### **Exhibit I.P Summary of Loss Trend Factors**

<u>Liab. BI, UN</u>	M/UIM BI Frequency Trend Severity Trend Combined Trend	Annual <u>Trend</u> -2.00% 2.00% -0.04%	Annual <u>Factor</u> 0.9800 1.0200 0.9996	<u>4/05-3/06</u> 0.999	Trend Factor 4/06-3/07 0.999	<u>4/07-3/08</u> 0.999
Liab. PD, U	M PD					
	Frequency Trend	0.00%	1.0000			
	Severity Trend	2.35%	1.0235			
	Combined Trend	2.35%	1.0235	1.084	1.059	1.035
Compreher	nsive					
	Frequency Trend	-2.00%	0.9800			
	Severity Trend	4.00%	1.0400			
	Combined Trend	1.92%	1.0192	1.068	1.048	1.028
Collision						
	Frequency Trend	0.00%	1.0000			
	Severity Trend	1.00%	1.0100			
	Combined Trend	1.00%	1.0100	1.035	1.025	1.015
Other (Ren	tal, Towing, Equipment)					
	Frequency Trend	0.00%	1.0000			
	Severity Trend	0.00%	1.0000			
	Combined Trend	0.00%	1.0000	1.000	1.000	1.000
Personal In	jury Protection (PIP)					
	Frequency Trend	0.00%	1.0000			
	Severity Trend	0.00%	1.0000			
	Combined Trend	0.00%	1.0000	1.000	1.000	1.000

#### **Calculation of the Lengths of the Trending Periods**

Proposed New Business Effective Date: 7/14/2008
Proposed Renewal Effective Date: 8/16/2008
Average Proposed Effective Date: 7/31/2008
Months Proposed Rates Will Be In Effect: 6
Average Written Date Of Proposed Rates: 10/30/2008

Term in	Projected
<u>Months</u>	% of Premium
6	45.7%
12	54.3%

Average Term in Months: 9.26
Average Accident Date of Proposed Rates: 3/20/2009

	Accident	Proposed	
Accident	Period Avg.	Rates Avg.	Trend Length
<u>Period</u>	Accident Date	Accident Date	<u>In Years</u>
4/05-3/06	10/1/2005	3/20/2009	3.469
4/06-3/07	10/1/2006	3/20/2009	2.469
4/07-3/08	10/1/2007	3/20/2009	1.469

# Exhibit I.P Fast Track Data

FAST TRACK PLUSTM
Private Passenger Auto Loss Data and Trends
Arkansas

	Arising Claim	Freq.																																
	Paid	Cost(\$)																															%00`0	
븁	Paid	Freq.*																									- 2,	₹.					0.00%	
	Pure	Premium(\$)																																
	Paid	Cost(\$)	2,954	2,937	2,977	3,011	3,062	3,105	3,125	3,116	3,154	3,128	3,149	3,153	3,136	3,192	3,175	3,182	3,198				0	0.28%	0.17%	1.88%			0.28%	0.000	1 020%	1.92%	1.00%	
Collision	Paid	Freq.*	5.61	5.53	5.51	5.43	5.39	5.42	5,44	5.45	5.34	5.24	5.15	5.15	5.19	5.22	5.25	5.24	5.23				0	0.23%	4 540.	-1.73%			0.23%	0.63%	-1.52%	-1.70%	0.00%	
	Pure	Premium(\$)	165.59	162.52	164.12	163,65	165.00	168.39	169.86	168.82	168.35	163.84	162.30	162.52	162.68	166.62	166.58	166.69	167.30				i	0.52%	0.67%	0.18%			0.52%	1.01%	-0.57%	0.16%		
ď	Paid	Cost(\$)	887	886	606	856	869	893	824	828	869	926	1,161	1,216	1,246	1,215	1,065	1,078	1,086					-13.53%	11 60%	9.52%			-12.23%	42.000	13.09%	9.94%	4.00%	
Comprehensive	Paid	Freq.*	6.67	9.51	9.49	8.73	8.64	8.74	8.32	8.19	8.20	8.16	8.49	8.06	7.64	7.09	60.9	5.94	5.87				3	-24.33%	12 00%	-13.30%			-21.01%	42 6407	-13.51%	-11.13%	-2.00%	
Con	Pure	Premium(\$)	85.76	84.23	86.22	74.70	75.09	78.04	68.54	67.82	71.27	79.55	98.62	98.04	95.21	86.20	64.84	64.05	63.78				i i	-39.04%	1 74%	-1.76%			-30.68%	0/00/2-	2.29%	-2.29%		
g <u>e</u>	Paid	Cost(\$)	2,560	2,562	2,581	2,573	2,564	2,584	2,584	2,599	2,634	2,648	2,680	2,724	2,719	2,728	2,740	2,757	2,775					2.28%	2.33%	2.37%			2.31%	2.30%	7.85%	7.39%	2.35%	
Property Damage	Paid	Freq.*	3.36	3.38	3.37	3.36	3.35	3.35	3.37	3.37	3.33	3.28	3.22	3.19	3.21	3.21	3.22	3.22	3.21					-0.04%	24.07.76	-1.74%			-0.04%	-0.3670	-2.07%	-1.72%	0.00%	
Prope	Pure	Premium(\$)	86.04	86.53	87.07	86.32	85.78	86.70	87.18	87.60	87.82	86.89	86.17	86.83	87.20	87.55	88.30	88.70	89.07				6	2.24%	0.77%	0.63%			2.27%	0.7870	0.72%	0.63%		
	Arising	Freq.*	1.44	1.46	1.46	1.42	1.42	1.41	1.40	1.38	1.34	1.31	1.27	1.25	1.27	1.25	1.24	1.25	1.24				0	-0.82%	-2.30% F 19%	-5.18%			-0.81%	2.43%	-5.00%	-5.03%		
2	Paid	Cost(\$)	7,985	8,083	8,166	8,052	8,311	8,386	8,493	8,686	8,801	9,078	9,272	9,135	9,203	8,927	8,684	8,797	8,761				,	-1.76%	4 220%	2.84%			-1.73%	4 26%	%07.1	7.35%	2.00%	
Bodily Injury	Paid	Freq.*	1.08	1.11	1.12	1.13	1.15	1.15	1.13	1.12	1.08	1.03	1.01	0.99	0.99	0.99	0.99	0.97	96.0				,	90.6	6 9207	-5.12%			4.79%	-3.2.1%	-5.5U%	-5.02%	-2.00%	
	Pure	Premium(\$)	86.13	9 89.40	91.11	90.95	95.48	96.64	96.27	97.49	94.78	93.35	93.82	90.74	26.06	88.70	86.10	85.42	84.15			'n	ò	-0.05%	-6.33%	-2.23%			-6.43%	6.33%	-5.32%	-4.25%		
	Year Quarter	Ending	2003 - 4	2004 - 1	2004 - 2	2004 - 3	2004 - 4	2005 - 1	2005 - 2	2005 - 3	2005 - 4	2006 - 1	2006 - 2	2006 - 3	2006 - 4	2007 - 1	2007 - 2	2007 - 3	2007 - 4	2008 - 1	2008 - 2 2008 - 3	Annual Trends	Linear	- rear	2 Vear	4 Year		Exponential	1 Year	2 - cal	s rear	+ E	Selected	

# Exhibit I.Q Ultimate Ratio of Paid ALAE to Paid Losses Coverage: All Liability

Vision Insurance Group Data - Countrywide (AVIC/Vision states)

	sses - Line 19		00	40		70	•
AY	12	24	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>
4/01 - 3/02	18,489,138	31,007,647	35,055,913	36,573,234	36,911,087	37,006,609	37229465
4/02 - 3/03	12,766,287	22,033,928	25,042,420	26,352,442	26,732,436	26,919,667	
4/03 - 3/04	12,871,596	22,641,518	25,493,163	26,306,807	26,686,747		
4/04 - 3/05	13,191,575	22,345,613	24,962,131	25,952,919			
4/05 - 3/06	11,943,682	21,470,634	24,299,539				
4/06 - 3/07	21,089,787	35,631,796					
4/07 - 3/08	19,122,706						
Paid ALAE	- Line 19.1 &	19.2					
<u> </u>	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>
4/01 - 3/02	632,829	807,318	1,140,963	1,514,555	1,709,208	1,786,512	1822645
4/02 - 3/03	361,220	752,637	1,107,460	1,397,572	1,559,210	1,610,366	
4/03 - 3/04	395,155	743,382	1,041,521	1,263,455	1,399,393		
4/04 - 3/05	457,337	853,296	1,238,210	1,552,366			
4/05 - 3/06	512,980	1,014,857	1,383,921	,		•	
4/06 - 3/07	634,874	1,212,745					
4/07 - 3/08	617,321	, ,					
Datia of Dai	d Al Al to No	t Daid Lassas					
		t Paid Losses		40	00	70	0.4
<u>AY</u>	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	60	<u>72</u>	84
4/00 - 3/01	0.034	0.026	0.033	0.041	0.046	0.048	0.049
4/01 - 3/02	0.028	0.034	0.044	0.053	0.058	0.060	
4/02 - 3/03	0.031	0.033	0.041	0.048	0.052	0.054	
4/03 - 3/04	0.035	0.038	0.050	0.060	0.066	0.068	
4/04 - 3/05	0.043	0.047	0.057	0.069	0.076	0.078	
4/05 - 3/06	0.030	0.034	0.043	0.052	0.057	0.059	
4/06 - 3/07	0.032	0.034	0.043	0.052	0.057	0.059	
					Selected	0.060	
Developme	nt Factors						
AY	24/12	<u>36/24</u>	48/36	60/48	72/60	<u>Ult/72</u>	
4/00 - 3/01	0.76	1.25	1.27	1.12	1.04	1.01	
4/01 - 3/02	1.21	1.29	1.20	1.10	1.03		
4/02 - 3/03	1.07	1.24	1.18	1.09			
4/03 - 3/04	1.10	1.30	1.21				
4/04 - 3/05	1.10	1.20			•		
4/05 - 3/06	1.13						
Λ <del></del>	1.06	1.26	1 21	1 10	4.02	N1/A	
Avg.		1.26	1.21	1.10	1.03	N/A	
Wtd. Avg.	1.05	1.26	1.21	1.10	1.03	N/A	
Selected	1.06	1.26	1.21	1.10	1.03	1.00	

		72331	EARLE	5
	1	72044	EDGEMONT	142
	1	72332	EDMONDSON	5
		72427	EGYPT	142
		71730	EL DORADO	111
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<b>-</b>	<del></del>	72045	EL PASO	
				141
		72333	ELAINE	23
Ì		72531	ELIZABETH	142
		72727	ELKINS	302
		72728	ELM SPRINGS	302
	1	71740	EMERSON	113
		71835	EMMET	113
		72046	ENGLAND	603
		72047	ENOLA	152
	i	72048	ETHEL	146
		72428	ETOWAH	143
		71640	EUDORA	19
		72631	EUREKA SPRINGS	151
		72632	EUREKA SPRINGS	151
		72729	EVANSVILLE	302
		72532	EVENING SHADE	142
		72633	EVERTON	151
		72088	FAIRFIELD BAY	152
ļ				
		72730	FARMINGTON	302
		72701	FAYETTEVILLE	302
		72702	FAYETTEVILLE	302
		72703	FAYETTEVILLE	302
		72704	FAYETTEVILLE	302
		72533	FIFTY SIX	151
<b>-</b>		72429	FISHER	143
ļ				
	-	72634	FLIPPIN	151
		72534	FLORAL	142
		71742	FORDYCE	111
		71836	FOREMAN	112
		72335	FORREST CITY	22
		72336	FORREST CITY	22
		72901	FORT SMITH	10
		72902	FORT SMITH	10
		72903	FORT SMITH	10
		72904	FORT SMITH	10
		72906	FORT SMITH	10
		72913	FORT SMITH	10
		72914	FORT SMITH	10
		72917	FORT SMITH	
				10
		72918	FORT SMITH	10
		72905	FORT SMITH	40
		72908	FORT SMITH	40
		72916	FORT SMITH	40
		72919	FORT SMITH	40
		71837	FOUKE	113
-		71642	FOUNTAIN HILL	19
		72051	FOX	
				151
		72536	FRANKLIN	142
		72338	FRENCHMANS BAYOU	143
		71942	FRIENDSHIP	111
		71838	FULTON	112
		72537	GAMALIEL	151
		72732	GARFIELD	301
		71839	GARLAND CITY	113
		72052	GARNER	141
		72635	GASSVILLE	151
		72733	GATEWAY	301
		71840	GENOA	113
		72734	GENTRY	301
		72538	GEPP	142
	-	72636	GILBERT	151
		72055	GILLETT	146
		71841	GILLHAM	112
		72339	GILMORE	5
		72539	GLENCOE	142
		71943	GLENWOOD	112
				22
		72340	GOODWIN	
		72735	GOODWIN GOSHEN	302
		72735 72319	GOSHEN GOSNELL	302 143
		72735 72319 71643	GOSHEN GOSNELL GOULD	302 143 19
		72735 72319 71643 71644	GOSHEN GOSNELL GOULD GRADY	302 143 19 19
		72735 72319 71643 71644 71944	GOSHEN GOSNELL GOULD GRADY GRANNIS	302 143 19 19 112
		72735 72319 71643 71644 71944 72057	GOSHEN GOSNELL GOULD GRADY GRANNIS GRAPEVINE	302 143 19 19 112 111
		72735 72319 71643 71644 71944 72057 72838	GOSHEN GOSNELL GOULD GRADY GRANNIS GRAPEVINE GRAVELLY	302 143 19 19 112 111 152
	6	72735 72319 71643 71644 71944 72057 72838 72736	GOSHEN GOSNELL GOULD GRADY GRANNIS GRAPEVINE GRAVELLY GRAVETTE	302 143 19 19 112 111 152 301
		72735 72319 71643 71644 71944 72057 72838	GOSHEN GOSNELL GOULD GRADY GRANNIS GRAPEVINE GRAVELLY	302 143 19 19 112 111 152
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	72654	MOUNTAIN HOME	151
	71956	MOUNTAIN PINE	152
	72560	MOUNTAIN VIEW	151
	72946	MOUNTAINBURG	40
	72947	MULBERRY	152
	71958	MURFREESBORO	112
	71852	NASHVILLE	112
	72948	NATURAL DAM	40
	72851	NEW BLAINE	152
	71660	NEW EDINBURG	111
	72562	NEWARK	142
	71959	NEWHOPE	112
	72112	NEWPORT	141
	72658	NORFORK	151
	72659	NORFORK	151
	71960	NORMAN	112
<del></del>	71759	NORPHLET	111
	72124	NORTH LITTLE ROCK	101
	72190	NORTH LITTLE ROCK	101
	72198	NORTH LITTLE ROCK	101
	72199	NORTH LITTLE ROCK	101
	72114	NORTH LITTLE ROCK	103
	72115	NORTH LITTLE ROCK	103
	72116	NORTH LITTLE ROCK	103
	72117	NORTH LITTLE ROCK	103
	72119	NORTH LITTLE ROCK	103
	72118	NORTH LITTLE ROCK	105
	72449	O KEAN	145
	72660	OAK GROVE	151
	72661	OAKLAND	151
	72852	OARK	152
	71961	ODEN	112
	71966	ODEN	112
	71853	OGDEN	112
	72564	OIL TROUGH	142
	71962	OKOLONA	111
	72853	OLA	152
	72662	OMAHA	151
***	72369	ONEIDA	23
	72663	ONIA	151
	72370	OSCEOLA	144
	72565	OXFORD	142
	71855	OZAN	112
	72949	OZARK	152
	72854	OZONE	152
	72372	PALESTINE	22
	72121	PANGBURN	142
	72450	PARAGOULD	145
	72451	PARAGOULD	145
	72855	PARIS	152
	71661	PARKDALE	19
	72373	PARKIN	143
	72950	PARKS	152
	72122	PARON	152
	72666	PARTHENON	151
	72123	PATTERSON	141
	72751	PEA RIDGE	301
	72453	PEACH ORCHARD	145
	71964	PEARCY	112
	72668	PEEL	151
	72856	PELSOR	152
	71965	PENCIL BLUFF	112
	72125	PERRY	152
	72126	PERRYVILLE	152
	72752	PETTIGREW	151
	71662	PICKENS	19
<u> </u>	72454	PIGGOTT	145
	72669 71601	PINDALL DINE BLUE	151
	71601	PINE BLUFF	26
		PINE BLUFF	26
	71611 71613	PINE BLUFF	26 26
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		72566	PINEVILLE	142
		72857	PLAINVIEW	152
•		72567	PLEASANT GROVE	142
•••		72568	PLEASANT PLAINS	142
		72127	PLUMERVILLE	150
		72455	POCAHONTAS POLLARD	145
		72456 72670	PONCA	145 151
		72374	POPLAR GROVE	23
		72457	PORTIA	142
		71663	PORTLAND	19
		72858	POTTSVILLE	150
		72569	POUGHKEEPSIE	142
		72458	POWHATAN	142
		72128	POYEN	602
		72753	PRAIRIE GROVE	302
		72129	PRATTSVILLE	602
		71857	PRESCOTT	113
		72130	PRIM	142
		72376	PROCTOR	5
		72672	PYATT	151
		72131	QUITMAN	142
		72951	RATCLIFF	152
		72459	RAVENDEN	142
		72460	RAVENDEN SPRINGS	142
		72461	RECTOR	145
	ļ	72132	REDFIELD	26
		72133	REYDELL	146
	ļ	72462 71665	REYNO	145
		71665	RISON	19
		72377	RIVERVALE	143 146
		72134	ROGERS	301
		72757	ROGERS	301
		72758	ROGERS	301
		72135	ROLAND	105
	<u> </u>	72136	ROMANCE	141
		72137	ROSE BUD	152
		72571	ROSIE	142
		71858	ROSSTON	113
		72860	ROVER	152
		71968	ROYAL	112
		72952	RUDY	40
		72139	RUSSELL	141
		. 72801	RUSSELLVILLE	150
		72802 72811	RUSSELLVILLE RUSSELLVILLE	150 150
		72812	RUSSELLVILLE	150
		72822	RUSSELVILLE?	150
	1	72572	SAFFELL	142
		72573	SAGE	142
		72140	SAINT CHARLES	146
		72464	SAINT FRANCIS	145
		72675	SAINT JOE	151
		72760	SAINT PAUL	151
		72575	SALADO	142
		72576	SALEM	142
		71859	SARATOGA	112
		72141	SCOTLAND	152
		72142	SCOTT	103
		72863 72143	SCRANTON SEARCY	152 141
		72143	SEARCY	141
		72149	SEARCY	141
		72149	SEDGWICK	142
		72150	SHERIDAN	602
	<b></b>	72152	SHERRILL	26
	i	72120	SHERWOOD	104
		72153	SHIRLEY	152
		72577	SIDNEY	142
		72761	SILOAM SPRINGS	302
		71969	SIMS	112
		71762	SMACKOVER	111
		72466 72379	SMITHVILLE SNOW LAKE	142 146
		72156	SOLGOHACHIA	152
	<del> </del>	71763	SPARKMAN	111
		72762	SPRINGDALE	302
		72764	SPRINGDALE	302
		72765	SPRINGDALE	302
		72766	SPRINGDALE	302 -
		72157	SPRINGFIELD	152
		71860	STAMPS	113
		71667	STAR CITY	19
	ļ	72467	STATE UNIVERSITY	143
<u> </u>		71764 71970	STEPHENS	111
		71970	STORY STRAWBERRY	112 142
		71765	STRONG	111
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•		72578	STURKIE	142
		72160 72865	STUTTGART SUBIACO	146 152
	<del>                                     </del>	72470	SUCCESS	145
	ļ	72579	SULPHUR ROCK	143
-		72768	SULPHUR SPRINGS	301
		72769	SUMMERS	302
		72677	SUMMIT	151
		72164	SWEET HOME	21
		72471	SWIFTON	142
		71861	TAYLOR	113
		71854	TEXARKANA	113
		72165	THIDA	142
		71766	THORNTON	111
		72166	TICHNOR	146
		71670	TILLAR	19
	ļ	72679	TILLY	152
		72657	TIMBO	151
		72680	TIMBO	151
	ļ	72770	TONTITOWN	302
		72167 72472	TRUMANN	601
	ļ	72168	TUCKER	143 603
		72473	TUCKERMAN	142
	-	72581	TUMBLING SHOALS	142
-		72169	TUPELO	142
		72383	TURNER	23
		72384	TURRELL	5
		72386	TYRONZA	143
		72170	ULM	146
	<u> </u>	71971	UMPIRE	112
	1	72955	UNIONTOWN	40
	1	71768	URBANA	111
		72682	VALLEY SPRINGS	151
		72956	VAN BUREN	10
		72957	VAN BUREN	40
		71972	VANDERVOORT	112
		72387	VANNDALE	143
		72683	VENDOR	151
		72173	VILONIA	150
		72583 72584	VIOLA VIOLET HILL	142 142
		72389	WABASH	23
		72175	WABBASEKA	146
		72474	WALCOTT	145
		72475	WALDENBURG	143
		71770	WALDO	113
	· · · · · · · · · · · · · · · · · · ·	72958	WALDRON	152
		72476	WALNUT RIDGE	145
		72176	WARD	146
		72478	WARM SPRINGS	145
	1	71671	WARREN	111
	<u> </u>	71862	WASHINGTON	112
		71674	WATSON	19
		72479	WEINER	143
		72773	WESLEY	151
		72774	WEST FORK	302
	-	72390 72301	WEST HELENA WEST MEMPHIS	23 5
	<del> </del>	72301	WEST MEMPHIS	5
		72178	WEST POINT	141
		72391	WEST RIDGE	143
		72685	WESTERN GROVE	151
		72392	WHEATLEY	22
		71772	WHELEN SPRINGS	111
		71602	WHITE HALL	26
		71612	WHITE HALL	26
		71973	WICKES	112
		72585	WIDEMAN	142
	ļ			22
		72394	WIDENER	
		72394 72179	WILBURN	142
		72394 72179 72482	WILBURN WILLIFORD	142 142
		72394 72179 72482 71864	WILLIFORD WILLISVILLE	142 142 113
		72394 72179 72482 71864 71675	WILBURN WILLIFORD WILLISVILLE WILMAR	142 142 113 19
		72394 72179 72482 71864 71675 71676	WILBURN WILLIFORD WILLISVILLE WILMAR WILMOT	142 142 113 19
		72394 72179 72482 71864 71675	WILBURN WILLIFORD WILLISVILLE WILMAR	142 142 113 19
		72394 72179 72482 71864 71675 71676 72395	WILBURN WILLIFORD WILLISVILLE WILMAR WILMOT WILSON	142 142 113 19 19 19 144 112
		72394 72179 72482 71864 71675 71676 72395 71865	WILBURN WILLIFORD WILLISVILLE WILMAR WILMOT WILSON WILTON	142 142 113 19 19
		72394 72179 72482 71864 71675 71676 72395 71865 71677	WILBURN WILLIFORD WILLISVILLE WILMAR WILMOT WILSON WILTON WINCHESTER	142 142 113 19 19 144 112
		72394 72179 72482 71864 71675 71676 72395 71865 71677 72959	WILBURN WILLIFORD WILLISVILLE WILMAR WILMOT WILSON WILTON WINCHESTER WINSLOW	142 142 113 19 19 144 112 19 302
		72394 72179 72482 71864 71675 71676 72395 71865 71677 72959 71866 72587	WILBURN WILLIFORD WILLISVILLE WILMAR WILMOT WILSON WILTON WINCHESTER WINSLOW WINTHROP WISEMAN WITTER	142 142 113 19 19 144 112 19 302 112 142
		72394 72179 72482 71864 71675 71676 72395 71865 71677 72959 71866 72587 72776 72686	WILBURN WILLIFORD WILLISVILLE WILMAR WILMOT WILSON WILTON WINCHESTER WINSLOW WINTHROP WISEMAN WITTER WITTS SPRINGS	142 142 113 19 19 144 112 19 302 112 142 151
		72394 72179 72482 71864 71675 71676 72395 71865 71677 72959 71866 72587 72776 72686 72180	WILBURN WILLIFORD WILLISVILLE WILMAR WILSON WILTON WINTON WINTHROP WISEMAN WITTER WITTER WITTS SPRINGS WOODSON	142 142 113 19 19 144 112 19 302 112 142 151 151 603
		72394 72179 72482 71864 71675 71676 72395 71865 71677 72959 71866 72587 72776 72776 72180 72181	WILBURN WILLIFORD WILLISVILLE WILMAR WILMOT WILSON WILTON WINCHESTER WINSLOW WINTHROP WISEMAN WITTER WITTS SPRINGS WOODSON WOOSTER	142 142 113 19 19 19 144 112 19 302 112 142 151 151 603 150
		72394 72179 72482 71864 71675 71676 72395 71865 71677 72959 71866 72587 72776 72686 72180 72181	WILBURN WILLIFORD WILLISVILLE WILMAR WILSON WILTON WINCHESTER WINSLOW WINTHROP WISEMAN WITTER WITTS SPRINGS WOODSON WOOSTER WRIGHT	142 142 113 19 19 144 112 19 302 112 142 151 151 603 150 603
		72394 72179 72482 71864 71675 71676 72395 71865 71677 72959 71866 72587 72776 72686 72180 72181 72182	WILBURN WILLIFORD WILLISVILLE WILMAR WILMOT WILSON WILTON WINCHESTER WINSLOW WINTHROP WISEMAN WITTER WITTS SPRINGS WOODSON WOOSTER WRIGHT	142 142 113 19 19 144 112 19 302 112 142 151 151 603 150 603
		72394 72179 72482 71864 71675 71676 72395 71865 71677 72959 71866 72587 72776 72686 72180 72181	WILBURN WILLIFORD WILLISVILLE WILMAR WILSON WILTON WINCHESTER WINSLOW WINTHROP WISEMAN WITTER WITTS SPRINGS WOODSON WOOSTER WRIGHT	142 142 113 19 19 144 112 19 302 112 142 151 151 603 603

1	71678	YORKTOWN	19
	71634		19
	71649		19
	71650		19
	72208	-	105
	71767		111
	71946		111
1	71769		113
	72516		142
	72314		143
	72009		144
_	72071		144
	72159		144
	72317		144
	72381		144
	72385		144
	72397		144
	72557		144
	72612		151
	72618		151
	72867		151
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Calculation of Overall Net Effect	Overall Ne	et Effect												
Alfa Vision Insurance Corporation	rporation													
Data as of 05/30/08														
							THE PARTY OF THE SECTION OF THE SECT						ALL LINE	OVERALL
	В	PD	UM BI	UIM BI	UMPD	PIP	LIABILITY (exc PIP)	RENTAL	SPEC EQUIP	TOWING	COMP	COLL	PHYS DAM	TOTAL
Territory	-0.9%	-1.4%	0.5%	0.5%	0.5%	-0.1%	1.0%	0.0%		0.0%	-0.1%		<b>*</b> 0.0%	-0.8%
Driver Class	1.8%	1.8%	0.0%	0.0%	0.0%	0.0%	1.7%	0.0%	0.0%	0.0%	3.8%		1:1%	1.5%
Model Year	-1.2%	-1.2%	0.0%	0.0%	0.0%	0.0%	-111%	0.0%	0.0%	0.0%	1.2%		-0.2%	-0.9%
Symbols	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.2%		2.2%	0.5%
Renewal	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Points	3.5%	3.5%	0.0%	0.0%	0.0%	0.0%	3.3%	0.0%	0.0%	0.0%	3.5%		3.5%	3.4%
Multicar/Transfer	-3.6%	-3.6%	0.0%	0.0%	0.0%	0.0%	-3.4%	0.0%	0.0%	0.0%	-3.6%		-3.5%	-3.4%
erm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%
Relativity Change	-0.4%	-1.0%	0.5%	0.5%	0.5%	-0.1%	-0.6%	0.0%	0.0%	0.0%	7.1%		2.9%	0.3%
Current Base Rate	\$132.00	\$120.00	\$30.00	\$26.00	\$29.00	\$139.00		\$33.00	\$48.00	\$7.00	\$72.00	\$159.00		
Proposed Base Rate	\$121.70	\$121.10	\$29.80	\$25.80	\$28.20	\$128.00		\$28.30	\$48.00	\$6.00	\$61.00	\$137.90		
Base Rate Change	-7.8%	0.9%	-0.7%	-0.8%	-2.8%	-7.9%	-3.6%	-14.2%	0.0%	-14.3%	-15.3%	-13.3%	-13.8%	-6.2%
-														
Overall Effect	-8.2%	-0.1%	-0.2%	-0.3%	-2.3%	-8.0%	-41%	-14.2%	0.0%	-14.3%	-9.3%	-12 2%	11114%	-6.0%
Current Inforce Premium	\$4,073,198	\$3,809,145	\$198,478	\$55,327	\$173,364	\$79,777	\$8,309,512	\$25,515	\$969	\$4,367	\$787,899	\$2,051,326	\$2,870,076	\$11,259,365
% of Line of Business	49.0%	45.8%	2.4%	0.7%	2.1%	100.0%	100:0%	0.9%	0.0%	0.2%	27.5%	- 1	100:0%	
% of Overall Total	36.2%	33.8%	1.8%	0.5%	1.5%	0.7%	73.8%	0.2%	0.0%	0.0%	7.0%	18.2%	25.5%	100.0%

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P 03

Rule Description:

**Uprate Procedures** 

If we adjust (uprate) the premium at the time of original application processing, or if additional premiums result from endorsements, we will send an uprate notice to the insured explaining the reasons for the uprate. Any additional amounts due will be billed directly to the insured. Cancellation is based on equity, and the policy will cancel sooner than anticipated if these uprate amounts are not paid promptly. A cancellation notice will be sent no later than 10 days prior to the date on which the equity will be exhausted.



UR 03

Rule Description:

**Policy Terms** 

Six (6) and Twelve(12) month policy terms are available.

Rule Number: Rule Description: UR 11 Students

Students are acceptable provided they attend school (and the vehicle is garaged) in Arkansas for the entire policy period.



RI 02

Rule Description:

Model Year

Use the model year assigned by the manufacturer.

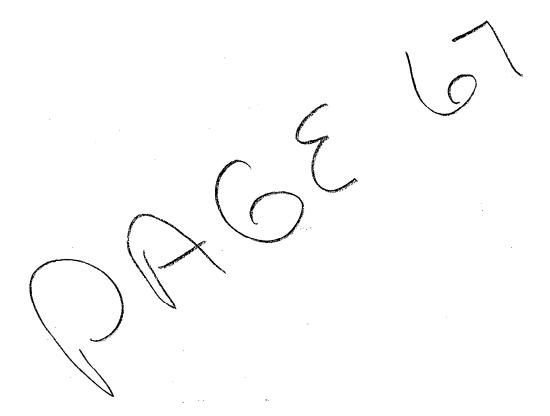
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B 07

Rule Description:

**Third Party Checks** 

We accept third-party checks. Simply endorse the back of the check and forward it to us.



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## Exhibit 4: Calculation of Overall Net Effect



# Exhibit 1: Proposed Rules

